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OUR NATIONAL ORATOR.

See Editorial Page.

FRANK LESLIE'S ILLUSTRATED NEWSPAPER.

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IMPORTANT TO PHOTOGRAPHERS.

We shall be glad to receive from photographers and artists in all parts of the country photographs and sketches of persons, objects, and events of interest; and for such as may be used satisfactory compensation will be made. To save time, photographs can be sent unmounted.

THE second of Professor Totten's series of four startling Millennium articles will appear in the next issue of this paper as the leading editorial contribution. The subject will be: "How I Know the Millennium Will Come."

THE MILLENNIUM: I.—WHY I BELIEVE IT WILL COME.

THE rôle of a Cassandra, a Jonah, or a Noah is not an agreeable one either to the party of the first part or to those of the second; nevertheless, since I have found it to be my duty, as a watchman in Israel, to call forth the actual hour which is now striking upon the dial of the ages, I shall do so without any apology. As I mean what I say, I shall endeavor to say what I mean; and as the present topic is one which must be treated fearlessly if at all honestly, I must necessarily offend many who have an interest in maintaining the present *status quo*.

That the Second Advent excitement, in truly Christian circles, has assumed a sudden and unusual vitality, it would be false to deny, and that every straw of genuine information flung into the troubled atmosphere is at once caught up by the public press, is a patent proof that the heart of humanity is deeply concerned in this matter, and that "those who sell" appreciate the fact already, and are blindly preparing for the demand, which prophecy declares is soon to be unprecedented.

But to our point; for space is precious, and we have much to canvass. The Millennium is our topic. I believe it will come, and shall state why I so believe; moreover, I both know *how* it will come, and can show forth how I know it will come. I also believe it is *at hand*, and that it will be "the Golden Age" when it arrives. But one thing at a time.

In the first place, I believe it will come because I cannot but accept as correct the consensus of all former ages, that such a state, to wit, one of peace, prosperity, and perfect justice, is demanded by universal law, and is the inevitable outcome of the Divine equation of which Adam's race is the expression, and Jesus Christ the ruling exponent. In some form or other this desire has been the continual prayer of humanity, and has gone aloft from every altar raised along the millenaries that are already numbered. This very prayer has been our tacit recognition that we must be *helped*, and from *on high*. But in the meantime the anxiety induced by the ills which surround us has begotten hosts of hopeless efforts *from below*, and every generation has developed its philosophers, who, however, have merely succeeded in demonstrating our necessity. To enumerate but a few who have held the modern ear, we need only mention Bellamy, Henry George, General Booth, Madame Blavatsky, Count Tolstol, *et al.* of every ilk.

But all such efforts are in vain; we cannot help ourselves, and we have rejected the only way which would have led us to the truth and life. What a travesty it is, for instance, upon presumptuous human reason, that after six thousand years of effort (not to waste space with greater eons) it has failed to compass an harmonious social system! The very ants and bees condemn us, for instinct solved its problem at once, as paleontology doth prove, while we, whom modern science would convince are but a higher development in a self-evolving chain of existence, are still as far as ever from the goal. How do Darwinites account for this?

The present state of affairs, I care not from what point of view we survey the condition of humanity, is, without exception, unsatisfactory. Owing to the glaring contrasts of modern society we find all classes and conditions of men profoundly exercised as to their surroundings and future prospects, and concerned with an unrest which is almost akin to desperation, indeed, is quite so if the increasing prevalence of suicide in every walk of life means anything. At such a rate the race itself will hasten soon unto its own Nirvana.

Although there is no particular need of enumerating, I will do so in order that a small list of the factors in the problem may suggest the rest, and show how momentous the integration of the whole will be, if perchance, the efforts at rectification shall, in the near future, attempt to materialize in concert—which will be discord worse confounded.

All over the world we find labor arrayed against capital, and

neither party willing to compromise. It is my firm conviction that a *juste milieu* will yet be discovered in Anglo-Saxon lands, and that before it is too late, although not without bitter medicine, and with not a moment to spare. But this will not be so upon the Continent, where with literal *labor pangs* deformity itself will come to birth, imbued with all the instincts of anarchy and Antichrist. The only hope in English-speaking lands lies in the rock whence we are hewn—for we may thank God that our race is the literal, lineal, and blood descendant of the "Ten Tribes" of Israel, whom Shalmaneser deported into Media, circa 721 (common) B.C., and who thereafter, and hitherto, have been so completely "lost." We shall be punished in measure for our former carelessness, and will have to dwell apart, with ports closed up, until the indignation has had its dreadful Passover. But beyond it is an Exodus, a Sinai, a Crusade, a Promised Land, and the Millennium.

But it is not only in the struggle for bare existence, and the creature comforts, that the human race is now so thoroughly disturbed—there is not a single normal function in the social solution we have reached! For instance, in matters of religion our progress has been steadily inverted, and with an accelerated momentum. We have gone from doubt—originally bred from ignorance and false teaching, and thereafter running down through the whole gamut of liberalism, agnosticism, *antagonistic*, materialism, atheism, socialism, nihilism, and terrorism—into chaos; for these be the sisters of all the corresponding evils which array themselves against statesmanship and every form of good government. The name of the whole breed is license, which is the very antithesis of liberty, and among them the respect for the moral law is a quantity which is geometrically vanishing. The whole motion of such a system is necessarily retrograde, and its only end a final plunge into the abyss. Such a disease must run its course or be subjected to heroic treatment, and, as I have read between the lines, we shall pass through *both*—the crisis, however, *first*, and the radical cure at its height, *i.e.*, when all other measures are admittedly in vain.

Crime in horrescent deformity is one of the startling facts of the hour. Vice, without molestation, stalks the streets. Iniquity no longer masks its face; the pot-house rules, injustice flourishes, and broken faith poisons the veins of our civilization. It is indeed the day of Mammon. In Saxon lands the scene is bad enough, but upon the Continent the nightmare has already induced a state of mind that borders on insanity, and is the prelude of an outbreak which no lymph will ever prevent and no inoculation cure. This is the "death" humanity has inherited; it is the rabies, and having escaped the flood, or, rather, come over it, those who have been bitten are destined to fling themselves into the fire. In our modern market-place the greed for gain has become so avaricious that it grinds the widow far more mercilessly than the Juggernaut, and no man, nowadays, can formulate even his last will and testament with any genuine confidence that its provisions will be carried out. The very churches deal in stock and real estate, which move upon the principle of hazard, and do not hesitate to *fund down* their property (and even their debts!) upon a basis that *belies* their Messianic faith. What is this but hiding their "talent" in a "napkin"? And what can they expect but a completion of the parable when the Lord appears?

There has been a general break-down all along the line, from Rome to rationalism, and under whatever banner men have congregated heretofore, the same disastrous spectacle is presented to the astonished heavens. Desertions upon every side, and each deserter crying "Whither?" What is this but the indubitable symptom of an inevitable crisis? The demoralization is already universal. It is more to be dreaded than defeat. And it is here. But, thank God! a greater than Sheridan is nearer than Winchester, and he will ride to victory!

While Rome, in spite of all her traditions, and of her open disavowal, is making direct overtures with socialists and the republics of the world—(for this is the secret philosophy of Lavigerism)—in the vain hope of recovering her temporal power, the whole flock of an absent Ignatius strays into her fold, and the names of Andover, Bridgman, Newton, Brooks, Rainsford, MacQuary, and Briggs suggest as many controversies beyond her pale. In the meanwhile Wesleyan circles are dismayed at the declarations of Professor Davison and Dr. Rigg. Disaffection with the old creeds is, in fact, universal. As a prominent visiting theologian remarked the other day in New Haven, "Religion is all mixed up!" It is, indeed—*false* religion—and the confusion at Babel was harmony compared with it. While Rome ignores the Bible, Protestantism, run now into individual independentism, disbelieves it, and, thanks to the higher criticism, we shall soon have little of the ancient structure left.

The fact is the Reformation has been a *failure*, for as the mother, so are the daughters! Instead of a house-cleaning it was a mere secession. It originated in an act which *divided* "a house against itself," and, true to the Saviour's prediction, this subdivision has continued until now there are as many sects in Protestantism as there are churches in the city of Rome, or as there are days in the year, and more than there were tons of powder that but yesterday shook the Eternal City to its startled foundations, and sent ten thousand of its relics to the dust.

There is not much to boast of, my friends, whatever be the confession of your faith, if so be it varies in a jot or tittle from that "delivered once for all unto the saints." This universal splitting up of denominations and general denial of the old forms of "sound doctrine" is, in fact, the "falling away" predicted by Saint Paul (2 Thess. ii., 2), and this is specifically why I believe the Millennium will come—and *must* come—for no signs of spring are lacking, and all are cumulative!

Meanwhile the world has grown "worse and worse," even as it was also predicted, and with a view to these very times; and that there are optimists so blind or self-interested as to dispute this patent fact (with specious arguments that none believe) is but another demonstration of its truth. That there are oases in this Sahara I am quite aware, but they are too far apart to influence the stifling atmosphere above us, and it is a part of the programme that after the *Parusia* they also will have vanished.

Again, I believe the Millennium will come because the now prevalent spirit of general expectancy exactly counterparts that which obtained in the days that preceded the *first* Advent. That is, all the world is poised upon the tiptoe of anticipation, and is

peering forward! Others may explain this attitude as they will; to me it is merely a manifestation, among men, of that familiar sub-consciousness by which the lower orders of the animal kingdom apprehend the approach of unusual phenomena in nature.

Christians, Jews, Mohammedans, Brahmins, Arabs, Aztecs, Redmen, Mormons, Spiritualists, Theosophists, Socialists, Devils, all, without exception, look for "the coming man"; and each in turn, and by inversion upward through the group, they will be gratified, for "Antichrist" must first appear, the "Elect" disappear, and then Christ re-appear!

But, that the pulse of humanity, in every clime, of every hue, and without respect to race, religion or results, is throbbing with unprecedented Messianic expectation is not so generally known as it should be, nor is its import duly appreciated. This is because so few have "oil," and also because the immediate concern and "wick trimming" in each group preoccupies their mind. I cannot attempt to canvass the whole of this field. Time and space forbid. It is sufficient to scan a part of it, as follows:

In India, the Magi of the East, all children of Abraham by Keturah, as they themselves admit, are again expecting a Star which shall announce the advent of the final impersonation of Vishnu. Their counterparts in the West, the Aztecs, sweep the horizon at every sunrise, in the expectation that Quetzalcohuatl will return.

In multitudes the Jews are swarming back to Palestine, whose atmosphere is rife once more with Messianic rumors, while ever and anon strange echoes come from Russia that Elias himself has already re-appeared to many in that Egypt of the modern days. The same "craze," for so it has been denominated, still possesses the Indians of North America, and it is well known that the Mormons are particularly exercised as to events predicted for and expected in the coming year.

Furthermore, my belief only echoes that of greater men, the example of whose faith is worthy of all emulation. Bishop Whipple, for instance, simply voiced the world-wide conviction, when, at a late convention, he declared: "We are living in the *eventide* of the world, when all things point toward the second coming of our King"; and in protean form we find this sentiment responsively echoed among all kindreds, tongues, and peoples. Not perhaps world-wide in the sense of individually believed, everywhere, and by all, but universal rather in that those, among all peoples, who are *faithful*, severally, to their own traditions, have, separately, light enough, in the darkest places, to point unto a dawn believed to be already far advanced into the twilight stage. Josiah Strong, the author of "Our Country," declares that the closing decade (years of the nineteenth century) is a great focal point of history, toward which all the lines of past progress are converging—"a fact that Disraeli grasped and pointed with the acumen of a statesman years ago. Volumes of such testimony might be given.

Finally and chiefly, I believe the Millennium will come because I believe the Bible, without any compromise whatsoever, and have satisfied my own judgment as to the validity of its claims, its authenticity and inspiration, by a deliberate study of the volume for myself. Sir Isaac Newton testified that he found "more sure marks of authenticity in the Bible than in any profane history whatever," and I opine it will be difficult for a lesser intellect to outweigh his evidence.

Of course I cannot expect to place myself *en rapport* with those who are wholly unfamiliar with its statements, nor even with such miscalled scholars as shall have conned its pages only in the spirit of apology, no matter what their reputation as to erudition among men may be.

Ignorance is no extenuation in the eye of any law. It is not all of life to live, nor can we fairly expect to plead any extenuating circumstances, if so be the event actually materializes, and if we are found without "oil" when the night of its need absolutely arrives, we having thus far deliberately refused even to count upon its possibility, and hereafter failing to profit by these final words of one earnestly convinced that its coming is certain, and concerned enough thereat to estimate the present value of his personal reputation as nothing, in comparison with an honest desire to have his fellows at least investigate their situation for themselves, and this at once!

The whole gist of Old Testament philosophy is Messianic. The Advent of "the Christ" is the soul of the Mosaic cult, the consummation of all its symbolism, and the chief argument and promise of the whole volume of subsequent Hebrew prophecy. Those who only accept this Old Testament (the *orthodox* Jews) still believe and expect the fulfillment of the promise made in Eden, nor was there ever an era in history, from Adam's day to this, wherein this expectation burned among them with such fervency. It is fed by modern contrasts in every land; it rises with a flame unquenchable, and it has already formulated two watchwords—"Jewish Irredentalism" and "Palestine Redivivus"—whose potency will shortly cause a nation to be re-born in a day!

In the meantime, the whole gist of New Testament philosophy is upon absolutely parallel lines—"This same Jesus, which is taken up from you into heaven, shall so come in like manner as ye have seen him go into heaven" (Acts i., 11); and those who accept it (the *genuinely* "orthodox" Christians) accept also the Old Testament, and are thus doubly fortified in their Messianic belief and anticipations. Upon the other hand, those of either cult who vary from this central tenet of the "Law" of Moses and the Prophets, and of the "Gospel" of Christ and the Apostles, or gloss over their acceptance thereof in any degree whatsoever, to that same extent "write themselves out" of "God's people." These are in reality *renegades*, and will have no one but themselves to blame for the certain consequences which they both invite and risk.

There are thus two Testaments and two classes of witnesses, (Judah and Israel), but only one Bible, and one *true* "church." This latter is by no means to be defined from any modern textbooks on theology. It is neither Rome, nor yet Protestantism, but is older, and purer, and more Mosaic, and more Apostolic, than either extreme. It is an "invisible" church, in that it has no specific "organization" among men. Its "7000ds" are scattered here and there throughout the world, and find their only "union" in Him who is also "invisible." It chiefly comprehends "the faithful" in our own race, in that we are descendants of Abraham, literal as well as spiritual. But it also includes such "strangers" dwelling among us, and among the Gentiles, as

shall be found to have been "circumcised" and "baptized" in their hearts. All others, though they be "in Israel" are not "of Israel," and must pass through the throes that are destined to precede the effort of restitution.

The testimony of the Promised Seed went forth with Adam out of Eden, and the earnest of the promise to Eve was in due time realized at Bethlehem. It was soon accepted by the "Ten Tribes scattered abroad," and it drew them together, in the Western Isles. Empire went westward with them, and to-day its lines go out from thence, and thither they return, re-focused on the "Stone of Scone."

The second phase of the fulfillment of this promise is yet future, but it is equally as sure! Jehovah has sworn this by His very NAME, and He will hallow it *chronologically*! But let Christians note, and Sons of Judah take new courage in the fact, that in His approaching manifestation upon Olivet, God "will save the tents of Judah FIRST!"

In conclusion, it is axiomatic that to remove the active hope of the Messiah from either phase of the Jehovahite religion, or to displace it from their dominant foci, is the literal suicide of Faith. Throughout all history this act has been accompanied by every evil that follows in the train of chaos.

It is over the face of the fiery waters that will soon engulf our modern chaos that the Spirit of Jehovah is again to brood, and I believe that "the dry land" which shall thence emerge is to be the MILLENNIUM!

W. J. Totten
US Army

YALE UNIVERSITY, May 15th, 1891.

[NOTE.—Professor Totten is Professor of Tactics in the Sheffield Scientific School at Yale University.]

OUR NATIONAL ORATOR.

THE New York *Sun* suggests that the hope of the Republicans in this State at the approaching gubernatorial election rests upon the success of the party in persuading the Honorable Chauncey M. Depew to take the nomination for the Governorship. It sums up his merits, recites his virtues, and finally exalts him as "the public orator of the country, whose name compels attention and presence excites interest wherever he is spoken of and wherever he goes. . . . He is 'hail fellow, well met' with all nationalities, and the rose, shamrock, thistle, lily, and cauliflower are twined among his laurels." Then the *Sun* recites exactly what Mr. Depew is, showing that he is everything from a doctor to a Yankee, excepting "a railroad man," which characterization it has no doubt inadvertently omitted from the category.

The *Sun* is right at least in one of its appellations. There may be some dispute as to which is our national flower, but there can be no dispute as to who is our national orator. Mr. Depew is "the public orator of his country," and that fact has made him a slave to his reputation. He is invited, begged, and petitioned to attend every feast, every memorial exercise, every corner-stone-laying, every Decoration Day, Thanksgiving Day, Fourth of July, or other indoor or outdoor celebration of consequence, and every political convention that his party holds within his convenient or inconvenient reach. He is welcomed on every platform and every pulpit awaits his footstep.

Mr. Depew has not had his equal as an orator ready for all times and all occasions since Mr. Beecher died, and since Mr. Evarts's recent retirement from the theatre of activity. Daniel Webster and Edward Everett are only comparable with him in their felicity and aptitude on every occasion where oratory was in demand.

It is a remarkable fact that while there are a few men in this country who can speak on one thing better than anybody else, there are a thousand who can speak on a hundred things better than they. Mr. Conkling was a great orator only when speaking on questions affecting national politics. Mr. McKinley is an effective orator, but he speaks only with striking force when protection is his theme. Senator Sherman is at his best only when discussing finance, and Mr. Blaine is supreme in the discussion of politics. Our greatest preachers are only pulpit orators, but Mr. Depew—wherever he is placed, whatever the occasion—seems prepared on every subject, whether it be historical, moral, social, political, sentimental, humorous, patriotic, denominational or undenominational, national or international.

Strangely enough, for a man of such superb equipment, he has not read a book in ten years. His reading has been largely confined to the newspapers, and excepting the merest skimming through of published books, they have had little attention from him. His mental equipment came to him as a young man. Before he entered Yale he had devoured every book in the Academy library in Peekskill, and every book in the extensive circulating library of the village. His retentive memory then as now served him as the best and readiest preparation for a speech.

Mr. Depew's newspaper reading is invaluable. It is not confined to glances at the stock-market and the railroad news. Every bright thing, particularly in the Sunday issues, every careful book review, every special article on subjects of present or remote interest, and particularly the exhaustive essays on carefully chosen subjects affecting the welfare of humanity, such as dignify and embellish the columns of the *Sunday Sun*, *Tribune*, *Times*, and other great Sunday newspapers, are devoured and digested by the capacious literary maw of Mr. Depew.

This is a high tribute to the erudition, the sagacity, and the ability of the great newspaper editors of to-day. They not only mould the thought of the masses, they not only fashion public opinion as it is breathed by the multitude, but they reach above the heads of the proletariat and furnish the scholar with his scholarship, the orator with his orations, and the thinker with his best thoughts.

WORDS WELL SPOKEN.

THE Italian Green-book, containing the documents submitted by Premier Rudini to the Italian Parliament on the 30th of April, gives the official report of the controversy with the United States Government growing out of the New Orleans outbreak,

Under date of March 27th, the Italian Minister reports an interview with Mr. Blaine which occurred on the 25th of that month, and attributes to Mr. Blaine this declaration: "I do not recognize the right of any Government to tell the United States what it should do. We have never received orders from any foreign Power, and we will not begin now."

Noble words, nobly spoken by the most brilliant of American statesmen!

OUR ALASKA EXPEDITION.

MR. E. H. WELLS, one of the leaders of the FRANK LESLIE exploring expedition to Alaska, reached New York some days since, and is busily engaged in completing the narrative of his adventures and discoveries in a hitherto unexplored section of that great territory. Mr. Wells's story is full of thrilling interest, and will form a valuable contribution to the popular knowledge of Alaska and its resources. Mr. A. B. Schanz, who is daily expected to reach this city, also has a remarkable story to tell, the value of which will be much enhanced by a summary of his scientific observations, accompanied by maps designed, after publication by us, for the use of the Government.

PROFESSOR TOTTEN'S PROPHECY.

THE interest in Professor Totten's contributions on the "Millennium" to this paper is world-wide. We have received a large number of letters, some of which criticize, though but few condemn, Professor Totten's theory. These letters indicate that he is discussing a topic well worth investigation and study.

The pressure on our columns prevents the publication of all the letters we have received, but we make room for one of a striking character from a professor of languages whose reputation in connection with university work is national.

"NEW HAVEN, CONN., May 23d, 1891.

"EDITOR FRANK LESLIE'S WEEKLY:—I wish to call attention very succinctly to the article in your issue of May 23d, entitled, 'Professor Totten and the Millennium,' or rather to the remarkable correspondence thereto appended. Perhaps that may be considered as a fair specimen of the learning, and I will add, the piety current among Christians at the present hour. If so, it is certainly time that those who, having received from their Master a single talent, should not be 'afraid' to put it to the exchangers. To be silent would be craven."

"We wish simply to state that if 'that generation' in Luke xxi., 32, is a false translation, then 'that night' in Luke xvii., 34, given so in all our versions, must be a false rendering also, since the very same demonstrative is employed in the Greek in both passages—*ἡ γερὰ αὐτῆν* and *ταύτη τῇ νυκτί*. Why the Spirit did not employ *ἐκεῖνος*, as in v. 31., may probably be explained as one of the many 'snares' set throughout the Word to catch the unwary, as the parables were, that the condemnation suggested in 2 Thess. ii., 11, 12, may attain the revilers of God's truth."

"As for Lieutenant Totten's 'theory' of the Bible, making of it a 'mathematical puzzle-book,' the phrase sounds like an imitation of Renan, but not like a Christian. Daniel 'understood by the books the number of the years,' and though our Lord, before the Passion, uttered the words: 'No man knoweth,' etc., yet his servant Paul, some twenty years subsequently, was permitted to say: 'But ye, brethren, are not in darkness, that that day should overtake you as a thief.'"

"It behooves men to see to it that they are not found sitting in the seat of the scornful, lest having sown the wind they reap the whirlwind. Even the world sees clearer:

"Et voilà donc les jours tragiques revenus!
On dirait, à voir tant de signes inconnus,
Que pour les nations commence une autre hégire."
"L'Année Terrible."
"WILLIAM I. KNAPP."

THE NEW FOOLS' PARADISE.

THE Farmers' Alliance, at a recent meeting of its delegates in a National Convention at Cincinnati, formally launched its third party, to be known as the "People's Party of the United States."

The excuse for its existence is found in the need, as recited in the platform, of "a crystallization of the political reform powers of our country." The fact that it was necessary for the chairman of the committee of arrangements at the convention to go about with a hat and collect five-cent and ten-cent pieces to meet an expenditure of \$300 or \$400 for providing for the entertainment of the delegates leads to the impression that the men who were present at the convention are not of a kind to be intrusted with the "crystallization" of the forces of discontent and reform.

The whole scheme, read in the light of the proceedings of the convention, with all its crudities, impossibilities, and improprieties, was simply one for the advancement of the personal and political interests of a few demagogues.

Certainly nothing is to be gained in the United States by carrying out the platform of the new People's party, with its proposition for the abolition of the national banks, the free and unlimited issue of legal-tender notes and silver, government loans to the people at two per cent. per annum upon non-perishable products, the renewal of the objectionable income tax, the national control and supervision of railways, steamship lines, and telegraphs, and all the other socialistic and communistic ideas that go to make up a fools' paradise, to be governed by emotion and impulse rather than by intelligence and brains.

TIMELY THOUGHTS.

WHEN the failure of the Barings was impending in London, and all Europe wanted money to relieve it in its financial straits, American securities were unloaded in prodigious amounts. When all other classes of securities failed to find a market the "Americans" were taken promptly and at comparatively small declines.

Again, when Russia prepared to withdraw its gold deposits from the money centres of Europe, and when the banks of England, France, and Germany hesitated to permit their low reserves to be further depleted, European financiers turned to the American market for their supply of gold, and obtained what they wanted with only a temporarily depressing effect upon Wall Street. No other nation in the world could meet the gold drain as this country has met it.

Thus in two recent instances the strength of our financial system and the prosperity of our country have been signally illustrated. The significance of the situation is that the United States enjoys the sun of prosperity; that this great and rapidly

developing country has a superabundance of riches and wealth, and that it is rapidly becoming the treasurer and the storehouse of the world.

And it is this condition of prosperity and peace and plenty which various amateur statesmen would upset and destroy, if they could. But they can't.

TOPICS OF THE WEEK.

A REMARKABLE statement comes from the Commissioner of Pensions at Washington, viz., that the aggregate payments for pensions during the present fiscal year will not reach the total appropriation for that purpose by something like \$9,800,000. We believe this is the first year, since the war, in which pension payments have not exceeded the annual appropriation. It will be accepted as a cheerful sign for the future.

AN appreciative subscriber at Katonah, N. Y., says of FRANK LESLIE'S ILLUSTRATED NEWSPAPER: "The paper since coming under your management is a grand success. The illustrations are works of art in very many cases, and a joy to the lover of good pictures, while the reading-matter, in my humble opinion, is of a high order of journalism. Please accept my hearty congratulations on your well-earned success." Such words are always an encouragement to a publisher.

ONE of the most munificent gifts for church purposes, if not the most munificent, of the current year is that of ex-Judge Henry Hilton, of this city, who recently gave \$500,000 to the Garden City Cathedral, erected by his warm friend, the merchant prince, the late A. T. Stewart. This makes the permanent endowment of the institution over \$1,300,000. Judge Hilton made the modest request that nothing should publicly be said of the donation; but his generosity has very properly not gone unnoticed and unrecorded.

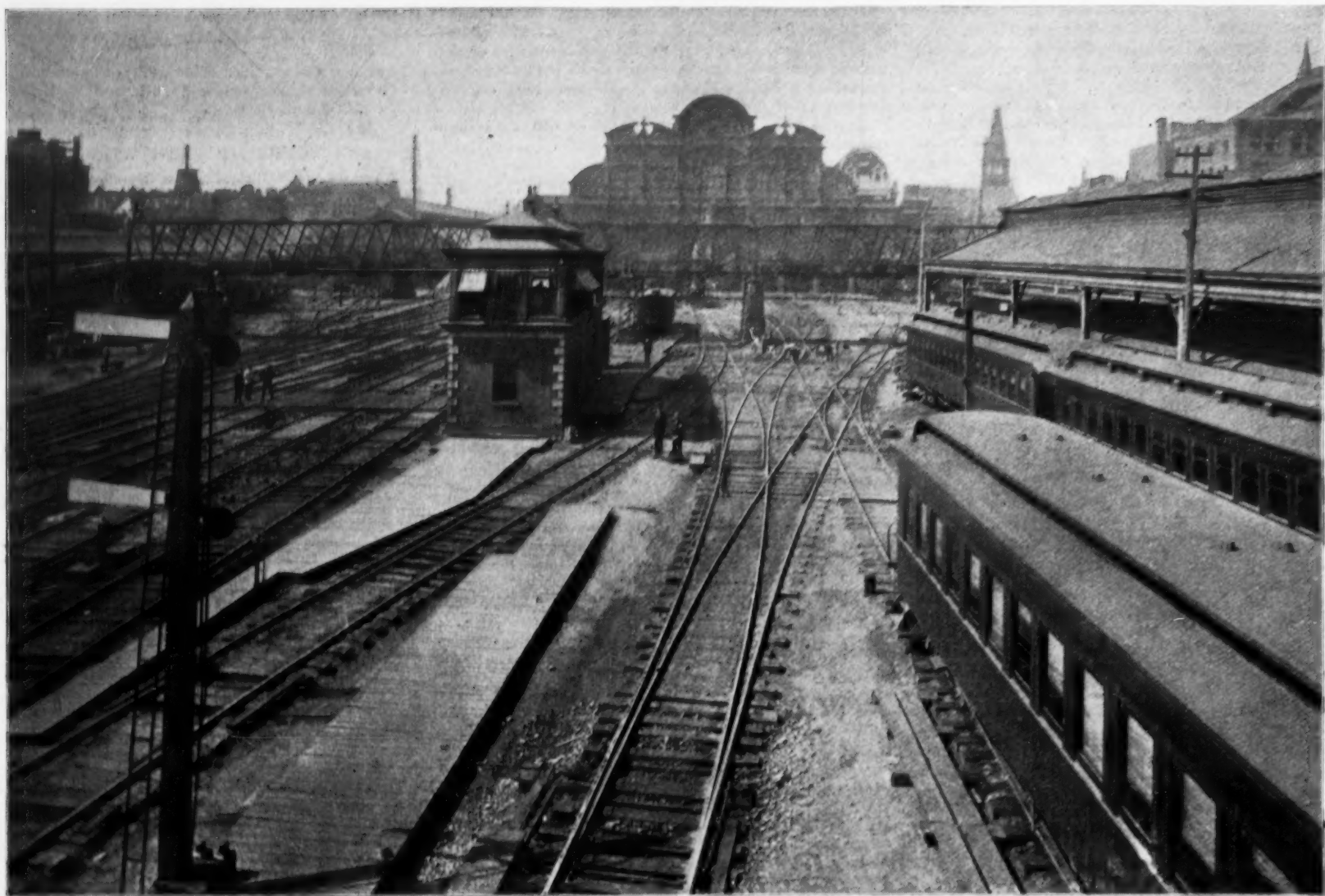
THE foolish and altogether reprehensible action of the Florida House of Representatives, in resolving to eject and exclude from the House any newspaper representative who may be charged by any member of the Assembly with misrepresentation, deserves the censure of the press and the public. If the newspaper proprietors of Florida have any manhood they will make it hot for every member of the Legislature who voted for this iniquitous and idiotic resolution. The suppression of the freedom of the press, particularly in matters of legislation, would be most deplorable. Corrupt influences of the lobby would too often prevail but for newspaper criticism.

IN Mercer County, N. J., members of the Salvation Army have been indicted for "disturbing the public peace," by making loud noises on drums and tambourines and boisterous shouting. It is a common thing to hear of the arrest of members of the Salvation Army for "disturbances" of this kind, yet in the same places where these arrests occur numbers of disorderly houses, gambling-dens, and gin-mills are notoriously open, day and night, debauching the young and disturbing public peace and comfort. These purlieus of sin seem to escape the vigilance of the officers who are ready to pounce upon distributors of tracts and demonstrative advocates of salvation, temperance, and religion at every opportunity. Something must be wrong with public opinion when it tolerates such a condition of affairs.

THE immature and not too dazzling German Emperor is extremely infelicitous in the time and occasion, as well as the matter of his speech-making. Recently, in response to a welcome from the students of Bonn, he made a speech in which he approved of students' duels and students' beer-drinking clubs, on the ridiculous ground that they were aids to obedience and discipline. It does not sound well to hear the head of the German nation advise students "to delight in handling the dueling-blade," and to find courage and discipline in drinking beer by the gallon. Furthermore, as dueling is made an offense by the German law, it was not only injudicious, but almost criminal in itself for the young Emperor to advise his hearers to persist in the law's violation. The leading newspapers of Europe, and particularly the English newspapers, have not hesitated to condemn the youthful Emperor's foolish utterances.

WE have received, among others, a long article upon Chronology from Dr. D. Pagin, of South Bend, Ind., in which the writer takes issue with Professor Totten's entire system of "times and seasons." The chief point of disagreement seems to be in the number of years comprehended in the "sojourn," Dr. Pagin maintaining that from the entrance of Jacob into Egypt the four hundred and thirty years extending to the Exodus bring us to the year 2639 A.M., while Professor Totten, agreeably to the general consensus of chronologists, maintains that the sojourn dates from Abraham's "call" and that the Exodus occurred in the year 2513 A.M. Dr. Pagin appears to reject the testimony of astronomy, while Professor Totten holds that its cycles are the very foundation of chronology, and he fortifies his position as to the Exodus date by his calculation of "Joshua's Long Day," which he shows to have been forty-one and three-quarters years after the Exodus.

THE press of New York should keep a close eye upon the persecution, not the prosecution, of the man called "Frenchy," who was accused by Superintendent Byrnes, of the police force, of the "Jack-the-Ripper" crime which recently occurred in this city. The coroner's jury, which has decided that "Frenchy" is the guilty party, reached its decision upon the flimsiest sort of evidence, based almost entirely upon the statements of convicts and others of the criminal classes. It is amazing that such a verdict was rendered. It looks as if Superintendent Byrnes was trying to make good his boast that if a "Jack-the-Ripper" crime were committed in New York he would do what the London police could not do—hunt down the guilty party. Even if "Frenchy" is a man of depraved life and associations he should not be sacrificed to the ambition of the Superintendent of Police, and he will not be if the press of this city, which is more or less under obligations to the Police Department, will be fearless enough to carefully scrutinize the evidence in the case, to the end that fair play may be done to a friendless outcast.



GRAND CENTRAL DEPOT YARD, LOOKING SOUTH.



THE ROOM OF CORNELIUS VANDERBILT AND THE BOARD OF DIRECTORS.



H. WALTER WEBB, THIRD VICE PRESIDENT, GIVING ORDERS.



PRIVATE OFFICE OF CHAUNCEY M. DEPEW, PRESIDENT.



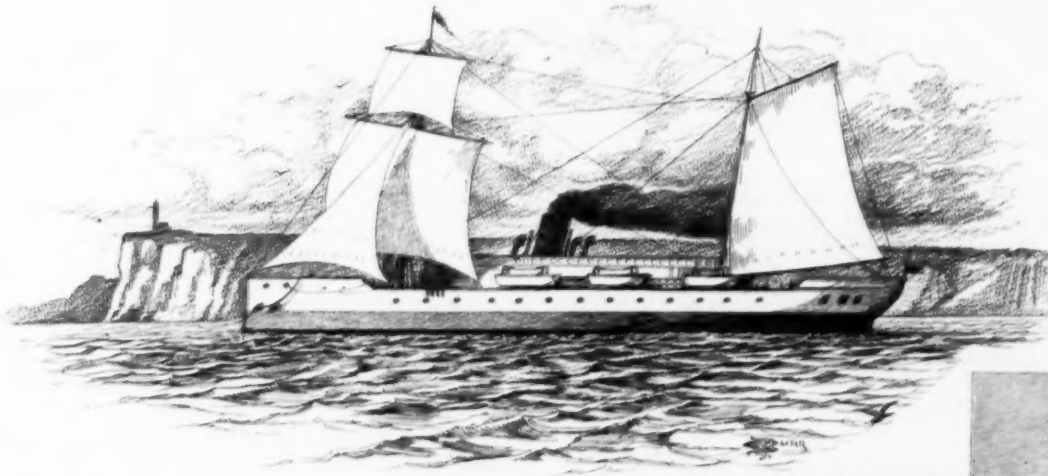
DEPARTMENT OF THE AUDITOR OF PASSENGER ACCOUNTS.



QUEEN VICTORIA IN HER PONY-CARRIAGE AT OSBORNE



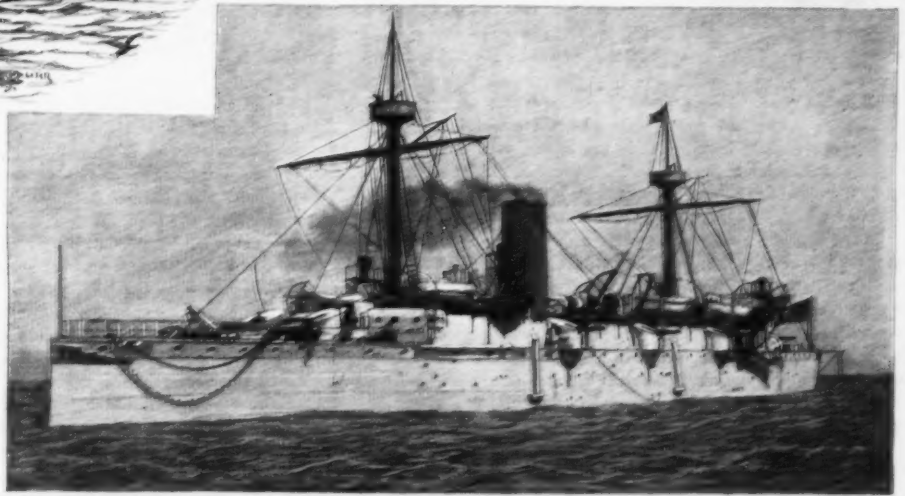
SOUTHERN BELLES AND BEAUTIES.—XV. MRS. SARAH POLK FALL GARDNER, OF NASHVILLE, TENNESSEE.—[SEE PAGE 303.]



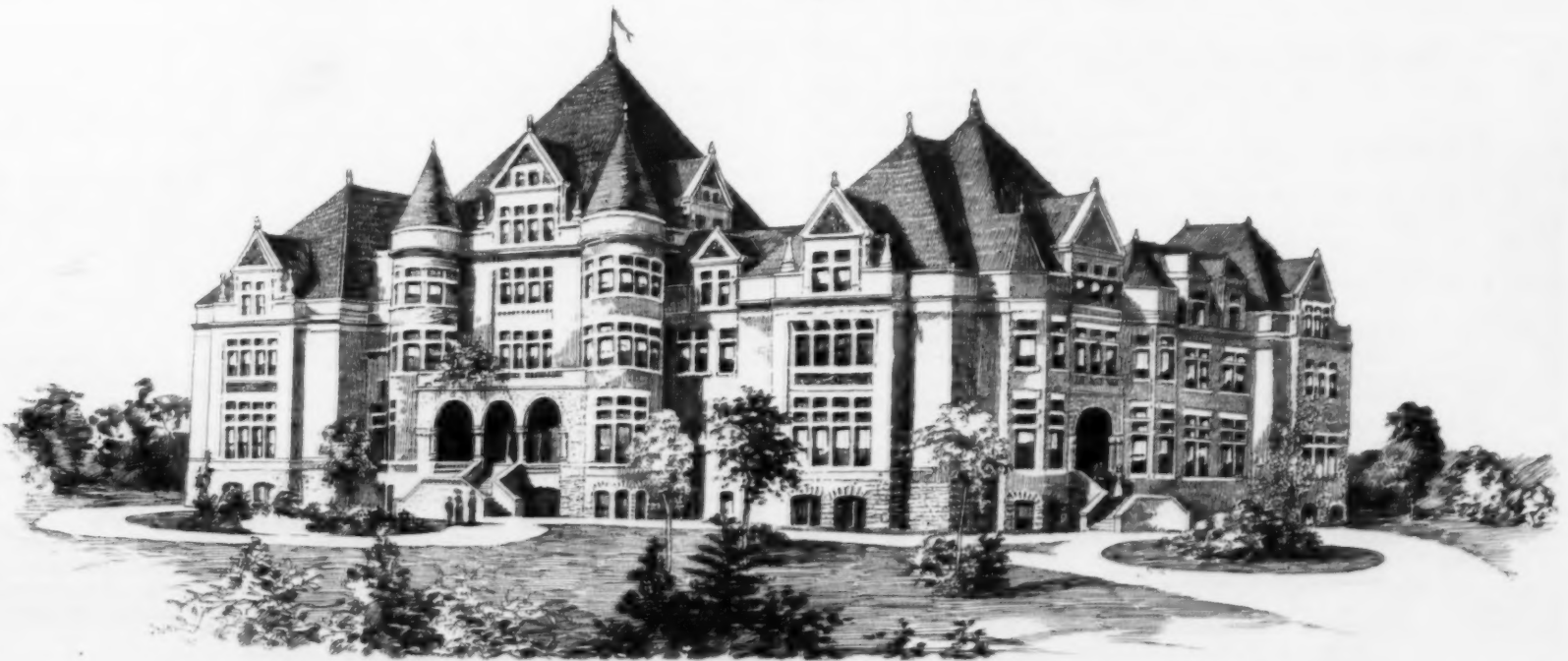
THE CHILIAN INSURGENT STEAMER "ITATA" LEAVING SAN DIEGO, CAL., OFF POINT LOMA.

THE "ITATA" INCIDENT.

WE give on this page illustrations of the Chilean steamer *Itata*, which recently received on board material of war off the California coast, and is now on the high seas, and of the United States cruiser *Charleston*, sent in pursuit. The *Itata* is believed to have sailed directly for Chili, and while some anxiety was at first felt as to the results of a collision between the two, there seems no longer to be ground for alarm, it being announced that the *Itata* will be surrendered without resistance, in case she should be overtaken by the *Charleston*. At one time it seemed likely, also, that the matter would give rise to diplomatic complications, especially as some doubt was felt as to the right of this Government to seize the *Itata* on the high seas. The best authorities, however, agree that this may be done without any invasion of international law, the vessel in question having violated our neutrality laws and having thereafter escaped from our authority, thus committing an act of forfeiture for which she may be seized wherever found.



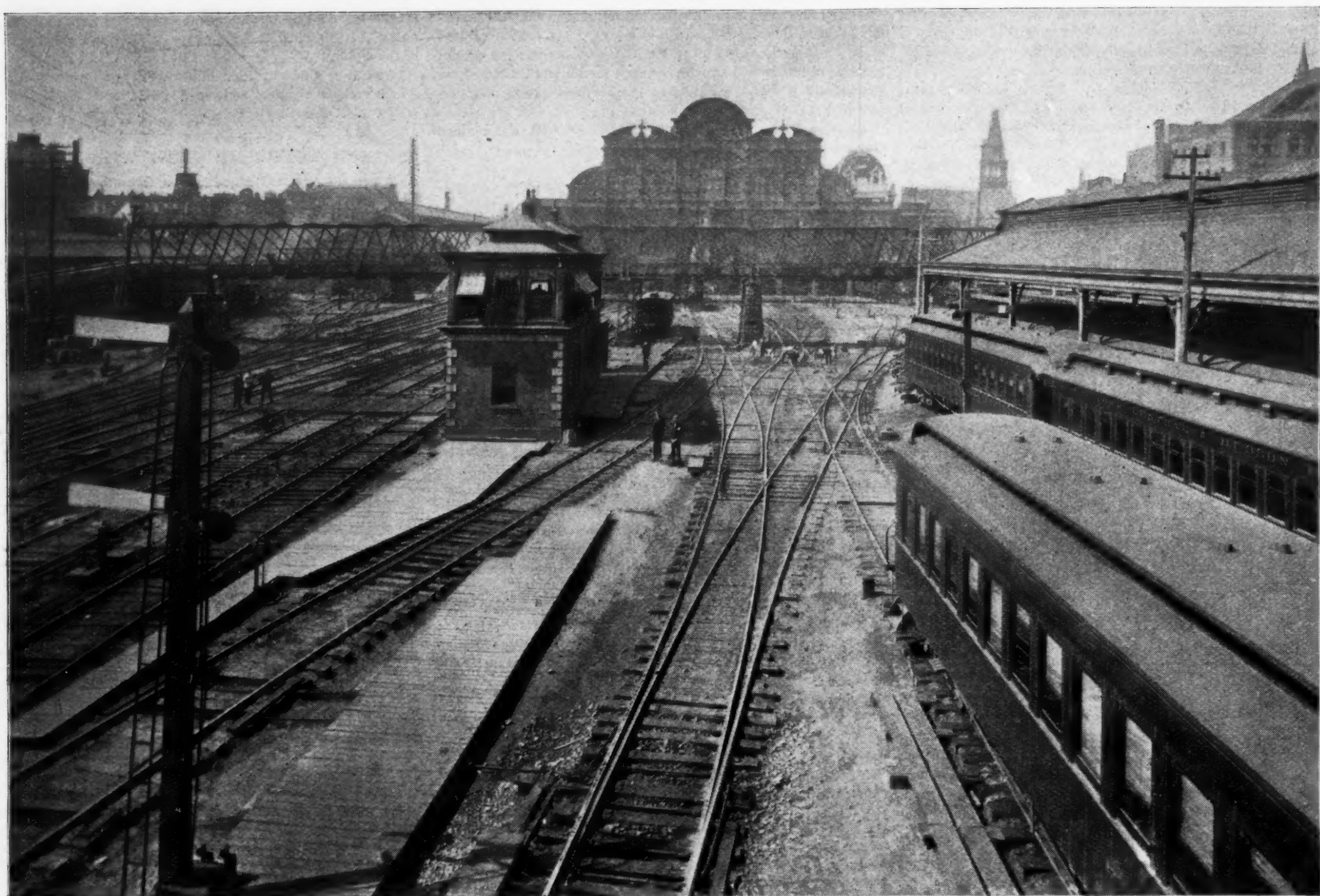
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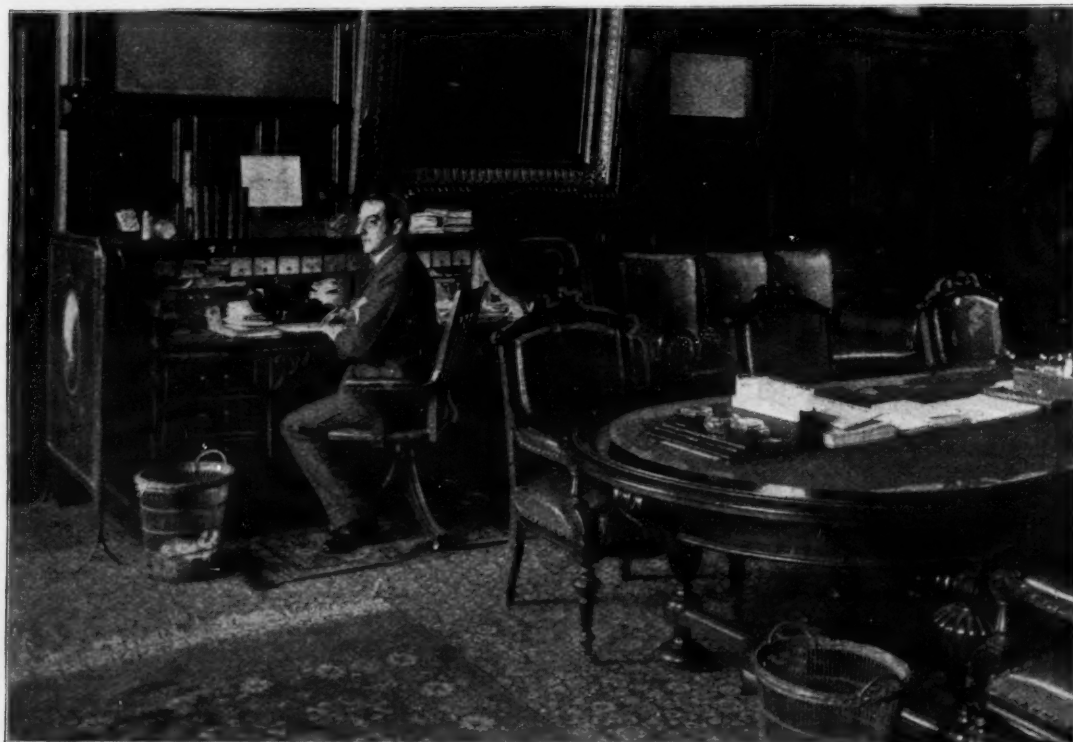
THE MASONIC HOME AT UTICA, NEW YORK. THE CORNER STONE OF WHICH WAS LAID MAY 21st.

THE NEW YORK MASONIC HOME.

THE laying of the corner-stone of the new Masonic Home at Utica, N. Y., on the 21st inst., was the occasion of a grand demonstration by members of the order in the interior of the State. The city was handsomely decorated, and notwithstanding a steady downfall of rain there was an imposing parade of some 5,000 men, made up mainly of Masonic organizations. While the parade was in progress all the business houses were closed and the streets were thronged, some 25,000 strangers being among the spectators of the pageant. The ceremonies were carried out in accordance with the ritual of the Grand Lodge, being conducted by Grand Master Vrooman, assisted by subordinate officials. Addresses were made by Grand Master Vrooman and Past Grand Master Lawrence. In the evening there was a celebration in the Opera House at which the main feature was an address by Chauncey M. Depew, who set forth in characteristically eloquent terms the beneficent features of Masonry.



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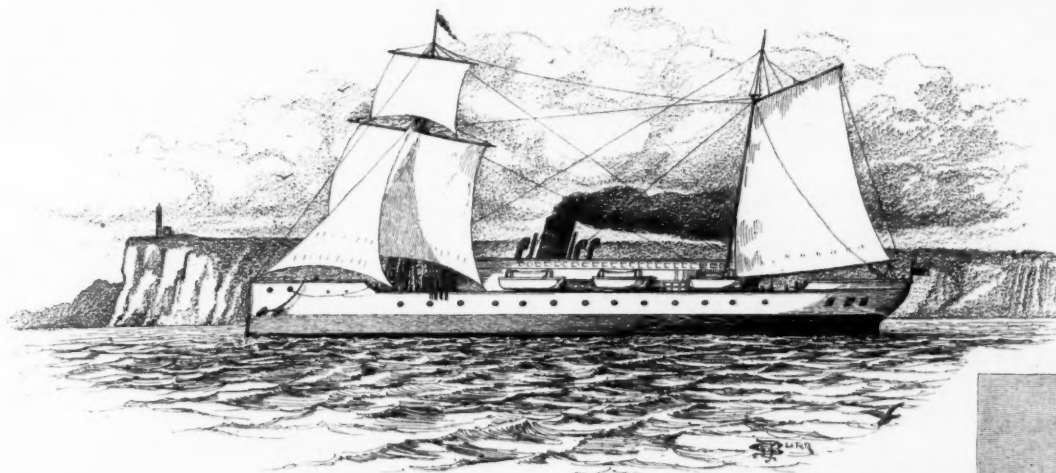
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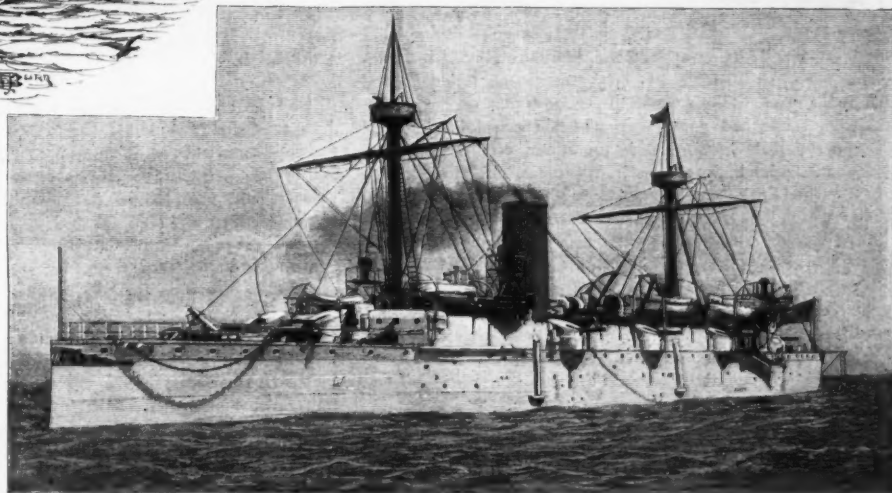
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THE FORGOTTEN ROAD.

WITHIN a western forest dim and still,
It lies,—a lonely thing;
Across the twilight dusk canaries trill,
Or slant on golden wing.
About the pools the lily of the west
Puts out three snow-white leaves;
Within a thicket where the shadows rest,
A widowed linnet grieves.
Against the fallen logs and sap-veined trees
The ferns press broad, cool palms;
The alders faintly murmur, and the breeze
Sucks sweetness from the balms.
Here fine fir-needles meet and lace above,
And loops of gold slip through,
And, trembling like a dream of happy love,
Drink all the drops of dew.
Forgotten road, thy rugged furrows tell
How many a wheel has pressed,—
How many a foot beat like a ringing bell,—
Upon thy voiceless breast.
The vines creep downward to thy very edge,
As if they pitied thee,
And loved so much it were a privilege
To rest there silently.
Forgotten road! full many a glad, young heart
Has followed where thou led;
And thou hast borne full many a one apart,
Where sleep forgotten dead.
Be lonely not; it is the fate of all,—
Of man and thing the lot;
Their use outlived, the mighty and the small
Shall one day be forgot.
Yet, after many years perchance some thought
May backward turn to thee;
So, after man has passed, the good he wrought
Lives on in memory.

ELLA HIGGINSON.

JOHN BEST: SOCIALIST.

BY KATE ERSKINE.



soon forget him." Thus spoke John Best, standing in the middle of the room with his hat in his hand, and his face stern and rigid, as his eyes searched those turned on him.

Such a scene had never before been enacted in the back parlor of the little hotel, and at the sound of the loud voice Mrs. Stout, the landlady, sitting in the office, looked up inquiringly from her work.

They were all old men who listened to these words—old, that is, in comparison with the man who spoke them; men who had met together now for twenty years or more in this same cozy back parlor to drink their glass of wine, sit around the cheerful fire, and exchange their views on current events. John Best seemed but a boy to them. "Young John Best" they still called him, notwithstanding his forty-five years, and his presence there as a member of the club was due to the fact that his father had been its founder, and after his death they felt that they must still have a "Best" among them.

Five men, strong of mind, strong of purpose, strong of conviction, listened to these words, and the sternness of John Best's face was reflected in theirs.

"Gentlemen," he continued, "you have thrown down the gauntlet, and there is nothing left for me to do but take it up. I have listened now for months to your covert thrusts, your innuendoes, with a forced patience; but to-night you openly denounce me as a dreamer, a crank, and those of you who speak the boldest, as a disturber of the public peace. You make me, John Best, who has tried his uttermost to alleviate the condition and rectify the wrongs of our factory people, little better than a man who plays with his own emotions and those of others, as a pleasurable pastime. That I have failed to do what I would, I admit. Failed for want of help from others; but, perhaps more than all, from my own lack, as yet, of grasping the situation as it really is. All I can say is that I have tried. I am now going away—going to-night. I see that my work in this town is over; but there is something within me that says over and over again, never ceasing, work—work—work until you find the secret that is to make all things right."

Then one of the men, rising, said: "John Best, you say you are going away. Of this work of which you speak you know my opinion; but let me say one word more. You hope and expect to find in the large city a different world from the one you are leaving—kinder and more responsive; but I tell you that here, in this room, you see the model of what you will find, though you search far and near."

As John Best turned to leave the room one of the men asked if he would not return before long and tell them how he got on.

"Five years from to-day," he slowly answered, "I will be here." Then, with bent head, he passed out into the darkness.

II.

LOW muttering heard from afar, borne from the north, the south, the east, and the west. The air laden with discontent and ringing with remonstrances from labor and capital. The

noise grows louder, the words sound clearer in our ears; some great power is pressing nearer, nearer, until finally it reaches, grasps us, and we recognize—a strike. This is the first picture.

A deep silence, by comparison, settles over the streets which we have never before known excepting filled with the noise of traffic, the never-ceasing procession of cars, and the hurrying throng. Men standing idly in the streets; standing as only men do who are unaccustomed to inaction and cannot adjust themselves to the new order of things. Policemen everywhere, regarding with jealous eyes the movements of these men, and quick to detect the signs of any disturbance. A car driven rapidly through the street with policemen on the front and rear. A pistol-shot, followed by a sharp cry. This is the second picture.

The third shows us the man on whom rests chiefly the responsibility of the strike.

It is five years since the night John Best left his club. Five years can be taken in various ways—lightly or seriously: they can speed on the wings of joy so quickly that they seem only a day in passing, or they can jog along laden with sorrow and disappointment, which accumulates at every step, until finally comes the time when there seems no hope of ever having strength to take another. This time had come to John Best.

If he had written a history of these five years people would have marveled and said it was impossible for any one man to do the work that he had done. If he had shown the workings of his inner nature, his struggles and conscientious searching for what was best and right, they would have marveled still more, and some few would have pitied. "Help—help for humanity; for those who cannot, who will not, who do not know how to help themselves!" had been his constant cry. But he had failed. A few times a ray of light had shone across his path, and he had sprung forward to reach it, always to find in its place only the old darkness.

Now he sat in his room alone, discouraged, missing the jingle of the horse-car bells, and realizing what the strike meant. Visitors had been streaming in and out of his room all day—a motley throng. Monopolists came with pompous looks and moneyed speech. Men savoring of the bar-room with coarse words. Women, some tearful, and others who shook their fists at him and demanded where they should find bread for themselves and children, now the men would not work. And to all he said: "I have made a mistake."

Finally came the man—the kind of man he had dreaded to see; one of the class that had been the hardest to meet all these years. He came in quietly and commenced in a courteous manner to tell him of his mistakes; why he had failed, and what he should have done. John Best listened to him indifferently at first, but as he proceeded to elaborate his views his eyes brightened, his form straightened, and he quivered from head to foot.

"Curse you, man!" he cried, springing to his feet, "you come to me now that I have failed, and tell me of plans that might have succeeded. You have stood by, carping and criticizing, all these years, and have hidden your talents. I have worked and struggled against great odds, for I do not possess the talents which you have, and hundreds of men like you, who sit idly by instead of using them for the good of the world, as you might. But I swear before God that I, at least, have done my best; and if my ways were wrong from the beginning I did not know it."

The old street looked just the same as it did five years ago, as John Best slowly made his way to the small hotel. Let him try to forget all that had passed, and he might easily imagine that he had never left the town. He could see by the light of the moon that the trees were larger; the houses more thickly covered with vines, and that was all. He took off his hat that the cool wind might blow on his forehead. It was so restful and quiet here; and he was tired. Yes, John Best was obliged to admit to himself that he was very tired.

For five years these words had remained with him: "I tell you that here, in this room, you see the model of what you will find, though you search far and near," and as he had moved in his larger world he had found them true. Unconsciously, at first, he had separated and grouped people in his mind, so that they were represented by the men he was soon to meet face to face.

"I shall appear before a grim tribunal," he said to himself as he opened the door and entered the room. That, too, was unchanged. The fire burned brightly in the grate, lighting up the pattern of the dingy carpet, and coloring the familiar prints which hung upon the walls. The large, leathern chairs stood in their usual places, and the decanter and glasses were on the table. He noticed that his chair remained in its old place, and with a grateful sigh he sank into it. "A good sign," he thought; "if this is my world, it shows that there will always be a place for me, and if I do not fill it as I should, some other one will who comes after me. The place remains and cannot be removed, try as hard as they may." He poured out for himself a glass of wine. The clock ticked loudly, and the cat purred as she rubbed against him. These were the only sounds in the room; for the men sat looking sternly at the new-comer, waiting for him to speak.

"It is five years to-night since I left you, and, true to my promise, I am here. Do you notice any change in me? When I left you I was a young man; and yet, I am only fifty now. But my hair is white, and my back is bent with the burden I have been carrying. You say I have not carried it well, and so I should not have assumed it. I grant that it has fallen from my shoulders at almost every step, and I have had to stoop and take it again and again, finding it each time heavier than before. My friends, the burden of wrong was there, and no one attempted to lift it. I saw the world hurrying on, passing around, over it, shrinking from it, and then soothing its conscience with the words, 'Sometime, not now; the time has not yet come.'

"You all know very well when I first commenced the task; hesitatingly, timidly, knowing there were men around me born with the power and tact—above all the tact—to do the work as I could not. I had waited a long time for them to move. I listened to their platitudes, their sentimentalities, thinking they would soon put them into practice. But they did not. Then I came forward. It is unnecessary for me to go over these years, for you know it all—what I tried to do here, and what I

have been doing since. You know that I have been a failure thus far, and you blame me harshly for it, forgetting that I placed upon my own shoulders what no other man would on his. You do not blame those who could have carried it better and would not; but me, who stand before you crushed and disappointed. Still, I have tried; I have tried to find the secret," and there was almost a pathetic ring in his voice as he looked appealingly at the men.

"Let me have a little longer time. Five years from to-night I will be here," and with these words, again John Best went out into the darkness.

III.

THE clouds lifted; the sun shone through the rifts and bathed John Best in its light. He held his head higher and walked with a firmer step, for the world spoke kindly of him now; hands were extended to him from every side, and his work prospered. Men with stronger powers and more insight into human nature would have reached this condition before. It had only come to him through struggles, experiments, studies; everything had been done, he thought, to achieve his end; but he sometimes wished this kindness had been shown him earlier in his career, in the midst of his blunders, and then they might not have continued so long.

And so time went on; went on until the world once more awoke to the fact that John Best had made another mistake; and with this thought it threw him rudely off, jeering at him as never before; forgetting the good work he had done, and which it acknowledged only the day before. So again he stood alone, his burden lying at his side, heavier than ever, and it seemed impossible that he would ever have the courage to lift it again. He now saw other men, profiting by his errors, lift themselves easily and quickly on his fallen efforts, and he marveled at their success. He had made the mistakes; others would learn from them. But there was a dim, undefined thought in his mind, something like this,—that he wished they would feel grateful to the man who had had the courage to make the mistake, and say, "John Best's life has not been lost."

Once more he walked along the familiar street of the old town. Still unchanged; only now the drooping branches brushed his cheek, and the vines were thicker on the walls.

After reaching the hotel he hesitated a moment before opening the door into the room. What a lonely sight met his eyes! The fire still burned brightly; the same prints were on the walls, and decanter and glasses stood on the table; but the chairs were all empty, save one in which an old man sat, crouching over the fire, with his back to the door.

"They are all gone," he said to himself, sadly; "my world is gone. The man who sat in the corner and smiled encouragingly at me, and the other men also, who might in time have done the same. Only my bitterest foe is left; but I might have expected it."

Then the old man turned around and gazed out of his blood-shot eyes at the man standing in the door.

"Where are they?" John Best asked.

"We were old men," he replied, "and we must all die. Why do you come here to-night, have you succeeded?"

"No, I have failed; but look kindly at me, for I have tried. Is there no place in the world for the man who has tried, and failed?"

"None, none," muttered the old man, turning to the fire.

So once more John Best went out into the darkness; but this time it was not for long.

He had been lying quietly dozing, the night he died, when suddenly he sat up in bed, looked around the room, and called out in a loud voice, "The secret; I have found the secret!" then fell back. They thought he murmured, "Love, more love."

And thus John Best passed out of the darkness into the light.

THE ITALIAN FISHERMEN OF SAN FRANCISCO.

THE fish supply of San Francisco is provided by a colony of Italian fishermen who, with a few Greeks, have introduced certain Mediterranean aspects to the water life of the bay and the regions outside the Golden Gate. Their fleet of nearly one hundred boats all have the slanting mast and pointed lateen sail of the Italian coast, and the wharves inclosing a safe basin at the foot of Vallejo and Green streets afford more picturesque-ness than any other bit of the water front. It is a little Italy; quite as much so as that region in the foreign quarter of the city lying between Montgomery Avenue and Telegraph Hill, where Italian, French, and Spanish signs confront one, and more of every other language than the English is heard. There and at the wharf discussion raged wildly after the New Orleans lynching affair. Of course it is said of the San Francisco colony, as of every other Italian colony in the United States, that there are no members of the Mafia among them.

Any day one will find a few fishing-boats tied up at the wharves, and may see the Giovannis, Giuseppes, and Battistas mending their nets, baiting their long cod lines with small fry, and preparing for the next trip. The boats are worked on shares, and the catch is sold at auction each night upon their return, five wholesale firms and some fifty smaller dealers directly purveying to the city of San Francisco, and innumerable peddlers buying what may be left. The boats usually go out at sunrise or in the morning, and it is one of the prettiest sights to see this lateen fleet winging its way in through the Golden Gate at sunset. The torchlight and lamplight scenes along the wharf and on the decks of the little boats, while the nightly auction proceeds, are picturesque in the extreme. Gay caps and kerchiefs, swarthy faces and ear-rings adorn the fishermen, and the excitement and the babble of Italian patois would sooner suggest a discussion of Mafia matters than an every-day fish-market sale.

The census enumerators found that San Francisco eats more stale fish than fresh fish, and that night after night whole catches are thrown into the bay to be swept out by the tide; just as the fruit dealers do when their market is overstocked. In the Lenten season San Francisco consumes a daily average of seventy tons of fish, and those are the busy weeks for these Italians.

There are good fishing-grounds within the bay of San Fran-

cisco, but the best fish are caught on the sandy shoals outside the Heads, and for the rock cod and green cod the fishermen go sixteen miles out to the banks around the Farallones Islands. Salmon are no longer plentiful, but sturgeon, soles, flounders, smelts, surf perch, black perch, carp, and catfish are to be had in large catches. The Fish Commission introduced shad, black bass, and striped bass some ten years ago, and they have increased so rapidly in their new homes that the market is always well supplied with these Eastern delicacies. The lobster, which did not exist on this coast naturally, has been lately introduced, and promises to be soon plentiful. Shrimps, those "vermin of the sea," are found in such quantities that they are dried and exported to China in large shipments, but this and the abalone fishery are altogether in the hands of the Chinese fishermen.

The Italian fishermen are the mortal enemies of the seals on the Seal Rocks, off the Cliff House. They claim, and scientists uphold them, that these pets of State laws and city ordinances, lying in wait there at the entrance of the bay, consume more fish than the whole fleet of fishing-boats brings to market. The seal dearly love salmon, and with these amphibians at the mouth of the bay, the fishermen's nets within it, and canneries up the river, it is little wonder that the Sacramento River salmon has been almost exterminated.

The Italian fishermen are a reckless and daring lot. Many of these little boats have been swept out to sea and never heard of again. Many have been engulfed on the breaking bar, and some dashed on the rocks along the north shore. In March there was a period of fog and storm lasting for ten days, during which no boats ventured outside the Heads, and the basin at the foot of Vallejo Street held a double line of waiting boats, every lateen sail tightly furled and things made fast. Then was the Mafia affair discussed, and then did these naturalized sons dilate upon how easily the *Diablo* and the *Lepanto* could destroy the *Charleston* and the *San Francisco*, bombard the city, and extort millions of dollars from the terrified citizens. E. R. SCIDMORE.

IN FASHION'S GLASS.

[Any of our lady subscribers who are desirous of making purchases in New York through the mails, or any subscribers who intend visiting the city, will be cheerfully directed by the editor of the Fashion Department to the most desirable establishments, where their wants can be satisfactorily supplied; or she will make purchases for them when their wishes are clearly specified.]

DINNER dresses for a month or so will be of black silk and lace as often as of lighter colors. Ladies know that a few black dresses give the tone that a pale silk can never do at table, where flowers often by their true and natural beauty destroy the artificial effect of a flowered silk robe. A black robe can then also be used for a carriage costume, completed by a hat of black straw ornamented with flowers of the hedge and thorns. A Félix dinner-gown is made with a detached train, which is adjusted by hooks in an invisible manner, and seemingly made with the dress. Trains to dinner and evening robes grow shorter, but street robes are cut longer in front, and have a slight train at the back, more's the pity!

In the newly imported costumes, skirts plainly gather their folds, and corsages do not change their mode; but sleeves, ruffled higher and puffed, meet the four-buttoned *glacé* kid glove, fashions latest decree in Paris. The bodice sometimes drops off the shoulders, is rounded, exposing the entire neck of the wearer, and has a garniture of lace, set over a *crêpe* ruffle with a simple rose ornament. The absence of jewels is marked, except they be utilized on the corsage in the way of strands of pearls or buttons.

An original effect is afforded in the *casaque* illustrated, which is made of grass-green bengaline, opening over a foulard vest of old green *broché*. The cuffs to the corsage are of black leather with golden buckles. The little capote came from Virot, in Paris, and is of gold galloon, with grass-green feather tips.

The very graceful hat illustrated is a plateau of crinoline pinched up after the fashion of the day into a coquettish shape. A large bunch of lilacs just tinged with mauve decorates the right side, while ostrich tips of a deeper shade fall on the left side and at the back.

Two shades of heliotrope are features of a pretty dress in delaine, the ground being lighter than the design, which is of Parma violets, scattered singly. The material is draped slightly to show an underskirt of bengaline in the darker shade, and has one half of the bodice of the same colored silk, over which the delaine is draped most gracefully. The sleeves and collar are of the violet silk, the former being quite enormous in size.

One of the prettiest costumes of the season, recently worn at one of the Claremont teas at Riverside, was in a delicate tone of flax *crêpon*, the skirt having round the hem a band about three inches wide of moss-green velvet, finished top and bottom with vermicelli braiding in fine gold braid. The waistcoat is of the green velvet, edged with braid, and having on it small pocket-lapels, placed well to the front, and edged to match. The coat

of the material is widely opened in front, with broad revers, and the full sleeves have immense gauntlet cuffs of green velvet,



SCALLOP-SHELL HAT.

only to the *coiffeur's* art. It is doubled up over the comb, and not a visible hairpin dare intrude even its head to view.

Some of the new fans are entirely too showy for day use; the one given in the illustration is a fair example, and is made of white *crêpe de chine*, ornamented with a flight of butterflies. The wings of the insects are studded with colored stones, and the sticks are of carved ivory.



JEWELLED FAN.

Ella Starr

MRS. SARAH POLK FALL GARDNER.

JOE JEFFERSON once ventured the opinion that the handsomest women in the United States were to be found in Nashville, Tenn. This opinion is, of course, disputed, but it is quite certain that the city has become somewhat distinguished for its handsome women. Among those who have helped to secure for it this renown is Mrs. Sarah Polk Fall Gardner, only four weeks a bride, and who is thought by some to be the most notable young society woman of the State. Her family is one of the best; her father, Mr. George Fall, is one of the most prominent men of his town, while her mother is a niece of Mrs. President Polk. Mrs. Gardner has hitherto resided with her aunt at the aristocratic old Polk mansion, dispensing a generous hospitality. In person Mrs. Gardner is tall and graceful, with brown eyes and a complexion glowing with youth and health. A certain irregularity of outline in the features serves to give piquancy to the ever-varying expression and emphasizes the charm of the face.

SEAL-KILLING IN BEHRING SEA.

THE propositions of this Government for a closed seal-fishing season in the Behring Sea have not yet been accepted by the British Government. It will be remembered that these propositions contained an offer to suspend entirely for the current year the taking of seals on the sea islands belonging to this Government in return for the suppression of all open-sea fishing by the British authorities. This was subsequently modified so that the lessees of the Alaska Seal Islands should be allowed to take enough animals to furnish subsistence for the natives who are dependent on this industry. Of course, the object of our Government in these propositions was to preserve the seal herds in the Alaskan waters, which are now threatened with serious diminution by the ravages of the Canadian poachers. The delay of Lord Salisbury may lead to the failure of this proposition, and fresh complications may result from the appearance of the fishing vessels in the Behring Sea waters. The work of destroying the seals, it is understood, has been going on, and should all the Canadian poachers who have been making preparations to start succeed in reaching the open sea, the destruction may become open and indiscriminate. One report says that the North American Company's ships have already sailed for the Pribyloff Islands, and will try to recover its losses from the Government in case a closed season is finally agreed upon.

LIFE INSURANCE.—BURSTING BUBBLES.

THE raid on the horde of short-term, flashy concerns sailing under the color of insurance companies that is being made by the authorities of New Jersey, Pennsylvania, Massachusetts, New Hampshire, New York, and other States, has created a panic among these so-called investment schemes, and is rapidly driving them out of existence. In New Jersey they are operating, not under the insurance act, but under an act in reference to benevolent societies, which gives them for one dollar all the rights they seem to need. Nobody is entitled to have supervision over them; they have not come under the Insurance Department's scrutiny, and have done business on their own hook.

In a recent interview Secretary of State Kelsey made a statement that these so-called benevolent societies had gradually drifted into the insurance business, that they should be classified

with the insurance class and held in equal responsibility with the others. He added:

"I am of the opinion that the Iron Hall, the Order of Tont (and the Royal Arcanum also) should be under the supervision of the State. The Sexennial League is another of these schemes. I have often been asked why I did not prosecute these people. I no longer have supervision of the insurance business. There has recently been made a new insurance department. When these matters were under my control I received letters from all over the United States asking about the short-term concerns. I explained their relation to the State, and denounced them as frauds."

It is said that forty-seven of these short-term insurance or benevolent associations have been incorporated in the city of Camden, N. J., alone during the current year, and that 20,000 people in New Jersey have been bamboozled by them. Furthermore, the statement is made that by the recent collapse of the Philadelphia schemes citizens of New Jersey have lost upward of \$200,000.

It must be remembered that these so-called bond schemes obtain patrons by making a statement that with a percentage of lapses of bonds equaling that of the insurance companies on their policies it is possible to pay enormous dividends. According to the reports made by several of these bond and fraternal beneficiary associations to the Massachusetts Insurance Department, the percentage of lapses is exceedingly small, nothing approaching the percentage of policy lapses in reliable insurance concerns.

It has been charged that the Iron Hall is responsible for the principle which has led to the so-called "short-term bond investment" schemes. The Iron Hall is on a more conservative basis in that it offers to pay out \$1,000 for a little over \$300 at the end of seven years. Thus far the Iron Hall has succeeded in keeping its word. But the short-term orders which promise to pay \$1,000 for \$100 or \$200 within a year, sometimes within six or even three months, are fast going to the wall everywhere. And I think, in time, as losses accumulate and payments increase, the order of the Iron Hall will find it difficult to fulfill every promise it has made to its members. So long as the membership increases and the business holds out well, of course it can meet its obligations, and it is, no doubt, doing a good work for the regular insurance companies by stimulating life insurance. I have no ill feeling toward the order, but I simply point to the fact that the conservative tendency is to pay a little more for a "sure thing."

I am glad to hear of the successful termination of the long-fought suit of Mrs. Davey-Ward, of Oswego, against the Aetna Life Insurance Company of Hartford. After a litigation of nearly ten years to obtain a \$10,000 policy of insurance issued upon the life of her late husband, she has finally triumphed. The case has gone up from court to court, and finally the United States Supreme Court has confirmed the judgment of the lower court, which amounts to over \$15,000. The Aetna Company resisted payment on the ground that the husband had contributed to his own death by the excessive use of intoxicating liquors, and Mrs. Davey-Ward, like a good wife, refused every offer of compromise and fought not only for the money but to sustain her husband's good name. The Aetna would have done better had it paid its loss promptly.

A correspondent at Adrian, Mich., sends me a copy of the *Times and Expositor* of that city, which exposes a rumpus in the Order of Aegis, over the allegation that the local secretary of the Adrian lodge of the order has been drawing more money for sick benefits than the lodge voted. The Insurance Commissioner of Michigan says that the order has no legal right to do business in Michigan, and its officers can be prosecuted. The members who have been paying liberal assessments and expecting \$5 to \$10 for every one they contributed will, no doubt, receive this information with sadness. If they had accepted my warnings against all such new-fangled insurance notions, their money would have been in their pockets and they would have been better off in every way.

"W. L." writes for information regarding the Home Benefit Society of New York. I need only say that, according to the last annual report of this association, it took in, in 1890, \$37,000 and paid out \$34,000. This is not a very encouraging statement. It should not be confounded with the old and successful Home Life Insurance Company.

"Subscriber" writes from Westover, Pa., as to the reliability of the Fidelity Mutual Life Association of Philadelphia. In this column I recently expressed an opinion regarding this company. Last year its income was \$607,000, while its expenditures aggregated the large amount of \$547,000. I would prefer a policy in one of the great old-line New York companies.

"W. H. H." at Butte, wants my opinion of the National Union of Ohio. This company does no business in New York, according to the insurance report. I suggest that my correspondent communicate with the Hon. S. F. Kent, Insurance Commissioner, Columbus, Ohio.

"C. F. W. S." of Albany, N. Y., asks for the standing of the Northwestern Mutual Life Insurance Company, and complains that he desires to withdraw from it because he cannot meet the premium charges, and that when he asked the agent at Albany for a settlement, the agent directed him to go to Milwaukee, and consult with its officers. The Northwestern Mutual Life is a company with a fairly good reputation, and I see no reason why its agent in Albany should have taken the extraordinary step he did. I suggest that my correspondent communicate with the home office and state his case fully. If he does not receive a satisfactory reply, let him communicate with me.

"B. K. F." of East Berlin, Conn., says he is insured in the Equitable and Mutual companies of New York, and thinks I have been unfair in my treatment of the Northwestern Masonic Aid Association. Let him consider the facts! The income of the Northwestern Masonic Aid Association last year was reported at \$1,838,000, its disbursements \$1,758,000, and the expense of management reached over \$252,000. I do not think that the policy issued by this company is to be compared with the policies issued by the other companies mentioned by my correspondent, for no guarantee contract is made by it, and its reserve amounts only to \$418,000, which is scarcely a flea-bite when compared with the reserves of the great companies of New York.

"E. C. D." writes from Zanesville, Ohio, to inquire regarding the standing of the United States Mutual Accident Association, and also of the Preferred Mutual Accident Association. The former company makes an excellent showing. The accusations against the Preferred seem to be in part supported by the statement of the concern. The Preferred has a large number of resisted losses and a large amount of claims unpaid. I am somewhat surprised at the nature of this report, for I had been inclined to think well of the Preferred Mutual.

"E. C. D." asks whether I prefer an accident policy in a mutual or in a stock company. I should say that I prefer a stock company for accident insurance. There are good companies of this class that can be depended upon.

"Applicant" writes from Shreveport, La., concerning the safety of the Connecticut Indemnity Association, of Waterbury, Conn. Its last report shows that in 1890 it took in \$99,000 and spent \$104,000. Of the latter amount only \$38,000 went to policy-holders, the rest to expenses. Need I say more?

The Hermit.



THE DAUGHTER OF THE RANCH.

DRAWN BY J. H. SMITH.

THE BEHRING-SEA DIFFICULTY.—CANADIAN POACHERS KILLING SEALS IN ALASKAN WATERS.



THE GRAND CENTRAL DEPOT.

TEN million persons a year, thirty thousand almost every day, pass in and out of the doors of the great structure at Forty-second Street, New York. An army—not of disciplined troops, easy to handle, prompt to understand and obey directions, but an army largely composed of women and children; of people hurrying to catch trains, to check baggage, to purchase tickets; thronging toward the gates leading to the platforms at the sound of the gongs announcing the five-minutes interval before the departure of trains; swarming from the cars on their arrival, in haste to meet welcoming friends or to catch the earliest conveyance to business offices or homes,—thirty thousand persons a day, and with it all, no crushing nor crowding, no confusion. To the foreign visitor, accustomed to the noise and bustle of stations of equal magnitude in his own country, all this must appear strange indeed. He misses the shrill shriek of the locomotive, the hiss of escaping steam, the rattle of the porters' trucks as they dash to and fro loaded with trunks and valises—the only warning a scant "By your leave, sir," or "Make room, there"—the hurrying to and fro of travelers, book-peddlers, friends come to say good-bye, guards, station-inspectors, each seemingly intent on adding his mite to the Bedlam of sounds and happenings on every hand.

From the activity of lower Broadway in mid-day, its jam of horse cars and trucks, its meeting and interchanging currents of humanity, the change to the almost Sunday-like quiet of the Grand Central Depot is very marked. Churches, brown-stone fronts, and hotels its neighbors, a meadow of rich greensward on the opposite side of the street, it seems an ideal place for the five hundred employes within its walls to perform their daily tasks, the accountant to wade through his endless column of figures, the book-keeper to enter the statements that each morning's mail brings from every city, village, and township embraced in the outspreading arms of the great corporations of which they are the brains and eyes. The entire range of offices in the two stories of the depot above the waiting-rooms and baggage-rooms of the New York Central and Hudson River and the New York and Harlem Railroads is devoted to the use of the officers and clerks of these two corporations. On the southerly side the New York,

William H. Vanderbilt, and a long table, around which gather at stated periods not only the men who control and guide the fortunes of the great trunk line, but of the many roads that are controlled or operated by it. The board of directors' room divides on this floor the offices of the financial and the traffic and operating departments. Toward Forty-second Street are the offices of the first vice-president, whose immediate care is the supervision of the finances of the company; the treasurer's department adjoining, filled with busy clerks bending over desks covered with check-books, bonds, and certificates; the cashier's department, and the transfer offices; and in the opposite direction, in the order named, and extending the entire length of the building to Forty-fifth Street, may be found the second vice-president, to whom is intrusted the management of the enormous freight and passenger traffic of the road—a traffic that in 1870 produced gross earnings of \$22,000,000, and has increased to \$37,000,000, the figures for 1890. Next come the offices of the general traffic manager, the general passenger and freight agents and their assistants, the general counsel, whose duties are by no means of the lightest in attending to the thousand legal snarls into which the company is constantly being drawn; the general manager, the live-stock agent, after which we come to the noisiest, liveliest room in the building—the telegraph-room, the nerve centre of the system. Here a dozen instruments are clicking away night and day, announcing the starting and stopping of each and every train, chronicling their exact position from minute to minute, telling the superintendent that all is going smoothly, or that "No. 1 is delayed by a hot box at Palmyra," or "an east-bound freight is stalled at Poughkeepsie," that it is "snowing at Albany," or "Engine No. 85 is disabled and another one must be sent to take its

or superintendent of motive power's office, which adjoins, is another immense black-board, an ingenious device of leaden pegs and holes, each peg bearing on its head and side numbers and lettering which convey to the master mechanic information concerning the locomotives, whose numbers correspond with those on the peg. The board enables him to keep track of all the motive power of the road, to tell whether it is in service, passenger or freight, in shop for repairs, on what division, the size



COUNTING THE DAY'S TICKET RECEIPTS.

of cylinder, of driving-wheel, and so when a dispatch comes that No. 72 has broken some part of its machinery at a distant point on the road, a glance at the board tells him the dimensions of the part that is broken, and a new one is hurried on to replace it. In the master mechanic's room the inventor has full sway. Here his plans for saving the road untold millions are patiently listened to, his devices, intended to supersede those that have been adopted after months of trial, are examined, and promises that are of necessity more often broken than remembered are made that the child of his brain shall receive every consideration.

This office brings us to the Forty-fifth Street end of the building and overlooks the great yard, so laced and interlaced with steel. From its door we turn sharply to the right, ascend a flight of half a dozen steps, pick our way carefully along a narrow, railed walk far above the tops of the cars in the station beneath, and enter the signal-tower, a place of bells and buttons, of little ivory buttons projecting from a keyboard before which the signal man stands and sends his messages to the station that the time has come to stop checking baggage, to open the doors for the waiting passengers, to couple on the engine and start the train when the starting hour has arrived and message comes from the tunnel beyond that the way is clear. A delightful sense of power must be experienced as the great engine puffs and snorts and the train, gathering headway, plunges away on its journey.

Four hundred and fifteen trains a day move in and out of the station, during the busy hours of the morning and evening following so close upon each other that only the most perfect system prevents confusion. When it is remembered that they are sent to the depot by a flying switch, the engine detaching itself and running to a side track, that the empty cars have to be promptly hauled aside to make way for the new-comers, that the little switching-engines seem to fly across the yard in every direction, that the locomotives for the outgoing trains must be arranged for, the Wagner cars hauled under their particular sheds and the army of car-cleaners, scrubbers, and window-washers set at work, it seems marvelous that in the limited space at command the delays and accidents are so infrequent.

Now we retrace our steps, and with a glance at the office of the paymaster and purchasing agent, on a sort of entresol running from Forty-fourth to Forty-fifth Street, and a corner-room where some thirty clerks are busily examining and entering tissue copies of freight way-bills that are sent by thousands from the agents along the line, we ascend another flight of stairs and find ourselves in the auditing departments, a vast range of rooms reaching from Forty-fifth to Forty-second Street, crammed with desks, and at every desk a clerk buried in papers and busy from nine in the morning until the fingers of the clock pointing to five tell them that their wearied hands and eyes may rest for the day. There are two hundred and eighty clerks in the comptroller's department, and of this number twenty are girls, who are excellent workers, faithful and attentive, constantly proving that they are fitted for broader fields of labor. In France, women are universally employed for the sale of tickets at railway stations. The time is coming when it will be asked why they



GRAND CENTRAL STATION—AFTERNOON TRAINS GOING OUT.

New Haven and Hartford Railroad has an office for such of its board meetings as are held in New York, and the superintendent's department and a few clerks in the general passenger agent's service occupy a number of rooms, but the general offices of the company are in New Haven, and the New York Central has lapped over on to this side of the building also, crowding every available nook and corner, even into the top of the towers of the building. The main entrance to the offices is by a large door directly opposite Forty-third Street, on Vanderbilt Avenue. A flight of broad, steep stairs leads to a corridor seemingly interminable in length, stretching up to Forty-fifth Street, flanked on its left by doors fitted with large ground-glass panes, on which are inscribed the titles of the officers occupying the rooms into which they open. At the head of the stairs, in room No. 1, is the president's office, or offices, for within the entrance the space has been subdivided into three rooms, the inner one that of the president, the other two occupied by his private secretary, stenographers, and clerks, a porter standing guard over all, the first barrier to be carried in gaining access to the inner sanctum. Not that it is at all difficult to gain an audience if your business is really with that official. Such precautions as are taken are simply to guard him from the flood of inventors, subscription agents, cranks of all kinds and types, and thousands of honest-meaning people who think that the business they have in hand can only be transacted directly with the president, and are easily set right by a word of explanation referring them to some subordinate officer who is familiar with and has in charge the details with which their visit is connected. To an employé, no matter how humble his station, the door of the president's room is always open; to the reporter seeking information a ready welcome is extended; the time is yet unrecorded in the newspaper world when Mr. Depew was not found ready to talk on any subject about which the public were interested in hearing from him. A door leading from the president's room toward Forty-second Street communicates with Mr. Cornelius Vanderbilt's room, where all the meetings of the board of directors and the executive committee of the road are held. This room is furnished in plain, substantial manner in English walnut and leather, with oil paintings in life size of Commodore Vanderbilt and his son,

place." A busy office, and one that must not be interfered with. The operators avoid conversation and bend all their attention on the clicking instruments upon whose exactness so much depends.

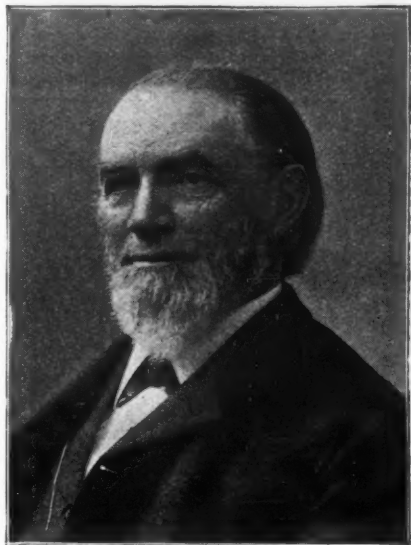
In the general manager's office is a black-board, reaching from floor to ceiling, bordered with the names of all the stations on the road, and covered with a maze of threads crossing each other at innumerable angles; each of these threads designates a train, and by their use the superintendent tells at a glance the location of each of his swiftly-moving charges. Within hearing of the telegraph instruments is the office of the third vice-president, the official directly responsible for all the doings of the operating department, to whom the general manager and general superintendent report for advice and authority. An office, like the presi-

dent's, guarded by stenographers and clerks, its walls hung with beautiful photographs of scenery in the valleys of the Hudson and Mohawk, but plain and business-like in its appearance. Here are prepared the plans for new stations, for new bridges and abutments, for improvements to the road-bed, the laying of new rails, all the papers and designs that must be submitted to the president and executive board; a busy office—busy, indeed, during the months of last July and August, when it bore the brunt of a terrible and long-protracted strike. In the master mechanic's



THE WAITING-ROOM.

should not have an equal chance with men in this country for appointments to such positions, and here is a capital training-



GENERAL SUPERINTENDENT TOUCEY.

\$2,000,000 improvement at Buffalo to an extension of some shed at a way station.

We have finished our tour of the depot. There is only room for a few statistics. Built of brick and iron, the structure was completed in 1871; 696 feet long, 240 feet wide, it covers four acres of ground. Its annex adds another 110 feet of width. The first train left the depot in October, 1871, and in 1874 the depression of the tracks to the Harlem River was successfully accomplished. I might add that General Superintendent Toucey deserves the credit of planning the perfect system under which the Grand Central Depot has been operated from the first.

Harry A. H. H.

HOW WE MAKE A TOWN IN TEXAS.

THE eye of the civilized world is now on the Panhandle of Texas, that magnificent agricultural empire lying between Fort Worth on the east and Texline on the New Mexico border. This majestic sweep of unbroken farm land embraces twenty-eight counties, thirty miles square, south of latitude 37 and west of the Indian Territory; lands of rich, untimbered soil, held at from two to three dollars per acre, and rising gradually to five thousand feet above the level of the sea. In the face of the late railroad and agricultural advancement of this region of country one can scarcely realize that within our own short time it was known as "the staked plains of Texas." Each trip of the engine across the prairies reveals new counties opened up, new towers arisen like mushrooms in a night, white, but substantial, commanding the iron horse to stop and snort a station recognition.

How far away from everywhere you feel, and yet so at home! Each man is a stranger, but he speaks the common language; Uncle Sam's familiar old flag floats from some new court house; the very names on box-car and depot are connecting links with home and childhood; like a friend's long arm the telegraph and telephone lines reach out, pointing the unbroken connection with home. The small wooden building, with a brand-new "U. S. A. Post-office," says, "come and write to those you love," and the ubiquitous commercial traveler grasps you by the hand and tells you all about "the boys back East," the best grub-houses, the finest hunting sections, and the biggest merchants.

The Texan who "travels East" before he is familiar with his own State is like the American innocent abroad, or a lost child who cannot tell his own name. Think of four hundred and fifty miles of country with the productive qualities of a Virginia "garden patch," the climate of southern France, the skies of Italy, and such sunsets and moonlight as no other land can produce, lifted up on its bracing, wind-swept mesa above the reach of miasma, yet cradled in its mild zone as safe from the icy blasts as Kansas or Colorado. Though not abundantly watered, there are yet no such meteorological and topographical impossibilities as restrict the Pecos valley country. God seems never to quite forget the Panhandle. The average rainfall is 27.8 inches, increasing slightly gulward, reaching 30 at Dallas.

It is interesting to watch the force of habit on Panhandle farmers—the Georgian, Mississippian, and Alabamian plant cotton, peaches, and peanuts; the Kentuckian sticks to his tobacco, and the Louisianian to his sugar-cane and sweet potatoes; the Yankee revels in winter wheat, apples, and Irish potatoes, and the prodigal son from the El Dorado of Lower California sows alfalfa, and irrigates, "rain or no rain." Cosmopolitan on a gigantic scale is the Panhandle, its people, its crops, its towns and their types. Here and there, in a large neighborhood of modern white farm-houses, is one of those quaint old adobe of the primitive Mexicans, with its creamy low walls, its hole in the flat roof, and its funny little round fireplace, no larger than a man's hat, which, filled with buffalo chips or a handful of brush off the ravines, furnished sufficient heat for the coldest weather. Yet the summers are never warm; a breezeless night is an unheard-of contingency, and a mosquito or sunstroke only a dream of the Eastern "summer resorts." As for appetite, the following bill-of-fare will appear to the average "prospector" as a "personal matter."

"Ham, beef, or pork, sir?"

"Both, please."

"How will you have your potatoes?"

"By the peck."

"Tea or coffee?"

"Coffee, first."

"Apple pie, peach pie, mince pie?"

"Some of all, please. Say, hang it, you just keep on bringing till you get to the toothpicks."

So much for the Panhandle at large, and now for this one particular spot for the adequate background of which the foregoing scenes may answer.

The new county of Hall has just been organized, its judges, clerks, boundaries, and such trifles easily disposed of; as one old-timer said of the newly elected county judge: "No, — ain't no lawyer, and never will be. Kyant lie enough; but he has sot powerful satisfactory twict on the magistrate's bench, and is a mighty fine *judge of justice*." But when it came to the question of the county seat, things got lively, as we say out West. Salsbury was on the railroad and fell inside the county line, but about the time of the organization two enterprising Yankees had "closed a deal" on the forty-year installment plan for two sections of fine land only three miles from Salsbury. Seeing no lawful and just reason why they might not have a county seat, they went to work on the straightforward boomer's plan and built them a shanty or two up against the railroad track, stuck up a brand-new shingle reading "Memphis," intimating to the iron horse that he was passing a city, and must at least slow up until such time as the statutes should compel him to stop. Now the railroad owned largely in property at Salsbury, and was quite content to grant that ancient and venerable burg the prerogative of being county seat, provided she could hold her own against the upstarts. The first plan of the Memphians was to buy Salsbury out, as Colonel Sanborn bought Amarillo, and move it over to the new site; but Salsbury, though small, was not to be sneezed at as to dignity and patriotism. Old man Dickerson, the leading merchant of the place, was the "open sesame" to the Salsbury surrender. On him the boomers plied their arts, their ways that are vain and tricks peculiar, but to no purpose, finally offering to tear down his store, haul the lumber over to Memphis and rebuild it, to move and shelve his stock of goods, and present him a large landed interest in city property. Still the old Roman was incorruptible, and the Memphians gave him up as an Ephraim joined to his idols, and to be let alone. They retired, shaking the sandy red loam of Salsbury off their offended feet, and began to cast about for a more feasible plan of campaign. After a deliberation as short as it was weighty, they fell back on "the majority," that sweet refuge of American rights and equality. They stumped the county—on horseback—and invited every man, woman, child, and cowboy to "come and pick 'em out a lot," the deed to the same to be made out and recorded at the expense of the benefactors. This invitation being given and accepted, they retired to the seclusion of their dug-outs, in the safety of their citadel, and awaited the day of election, seeing that each cowboy as he arrived on his land-owner's mission had a free drink recorded with his deed.

At length the auspicious day came when Memphis and Salsbury stood up in the majesty of their citizenship and demanded a brand-new court-house and red-brick jail. Result: Salsbury, 17; Memphis, 84 votes. There were in Hall County just sixty-seven more cowboys with free lots and drinks, than old man Dickersons with a dry-goods store and a principle! So there each town stands on its "grit" awaiting the law's delay, the rich man's contumely. The trains whiz by Memphis, biding the time when the Memphians can get behind the statute requiring them to stop within three miles of all county seats. The Memphians complacently receive their mail and freight at Salsbury, hauling it over to Memphis and running free 'busses and transfers for the accommodation of such discriminating travelers as prefer to sleep in a county seat rather than a "one-horse railroad town."

BELLE HUNT.

WALL STREET.—FLICKERING SHADOWS.

SEVERAL shadows hover over Wall Street. The gold shipments continue, and the mystery attending them is unsolved. My judgment is that more gold is to go out, and that it signalizes the withdrawal of foreign money in view of the fear of silver legislation as soon as the next Congress assembles. The brightest men on Wall Street are keeping their eyes open on the situation. What they fear may be summed up as follows:

1. A possible reduction of the Government's deposits in national banks, or an entire withdrawal of these deposits, amounting to \$20,000,000. With the money market in danger of becoming tighter, such a withdrawal would give the bears something to talk over.

2. Continued liquidation abroad, arising from over-speculation by the French in Portuguese securities, by the English in South American and African stocks, and by the Germans in various properties, including the Northern Pacific and other "Americans." This continued liquidation will, of course, mean the withdrawal of some of our best customers from the market.

3. The withdrawal of foreign moneys from investments in the United States through fear of approaching silver legislation that might place the country upon a silver basis. There is no doubt that there are many men who expect that the next Congress, by a two-thirds majority, will pass a free-silver bill over the President's veto. This will undoubtedly mean a premium on gold in the near future, an upsetting of existing conditions, and, for a time at least, a condition of things bordering pretty nearly on a panic. The final outcome of the situation, of course, would be a settlement of affairs on a silver basis, possibly a rise in values and a wild era of speculation. But the end would not be yet.

Among the bull points is an expectation of good crops in this country—an expectation which has been increased by the recent heavy rainfalls in the West—and an influx of gold from abroad to pay for these crops. It may be possible that our foreign consumers may want to pay in silver, if we give them the opportunity by making silver coinage free. And it is possible that the crops abroad may be larger than they have promised, for they have shown improvement under the recent favorable condition of the weather.

A second point on which the bulls found an expectation of a rise is the gathering short interest and the possibility that foreign investors will come to this market as the safest that can be found in the world, its safety having been demonstrated by its recent strength while all other speculative markets have been weak and declining.

A Boston correspondent asks me for further information regarding the Georgia-Alabama Investment and Development Company, and he wants to know what its business is. It is a land and investment company, the president of which is General Benjamin F. Butler. It is offering to the public, until July 1st next, a limited amount of its full-paid capital stock (par value \$10) at \$3.50 a share. The entire capital is \$4,500,000, and \$1,000,000 of this has been placed in the treasury for the development of its property and the protection and enhancement of

the stockholders' interests. The company's property embraces 800 city lots, or over 2,000 acres, in Tallapoosa, Haralson County, Ga., which is valued at \$1,084,000; also 2,458 acres of mineral lands near the same city, besides railroad stock, glass works, a furnace, and a chair factory. The stock is offered at a very low price.

ST. PAUL, May 20th, 1891.

"JASPER," FRANK LESLIE'S, NEW YORK:—Kindly give me your advice in reference to going long on Union Pacific, Wabash preferred, and Richmond Terminal.

All the stocks mentioned belong to the list of active speculative shares, and in an active buying market are among the best to hold for an advance. In a selling market they drop off as quickly as they appreciate when the bulls are at work. Union Pacific is now in the hands of Mr. Gould, and his friends say that he proposes to restore it to a dividend-paying basis. I doubt if any one is justified in making public an announcement of this sort. Wabash preferred looks to me to be cheap, for it has possibilities that surpass even those of Richmond Terminal, though the latter is a favorite speculative. Buy none of them unless you can afford to pay for them.

CLEVELAND, O., May 22d, 1891.

"FRIEND 'JASPER':—I have been reading your articles for some time and have become much interested in the same. I have some five thousand dollars that I shall not want to use for some two or three years, possibly longer, and want to know what you think about putting it into Lead Trust and North American. What I particularly desire to know is, have these stocks any intrinsic or actual value, and if so what you consider it is? Also if I make the investment could it be all lost or more than half if one is able to hold same? Trusting I may be able to receive an early reply in your column of LESLIE'S, I am

Yours truly,

AN OLD SUBSCRIBER BUT A YOUNG MAN.

I cannot advise the purchase of Lead Trust and North American unless my correspondent is willing to speculate. I do not think he can lose more than half of his money if he puts it into both of these, but I had rather hold Lead Trust than North American. The latter, in common with all the Villard securities, is in bad odor, has been sacrificed by its German owners, and seems unable to rally. Lead Trust, no doubt, has an intrinsic value, though it is enormously over-capitalized. The intrinsic value of North American no one can figure out. As the situation is, I should place it at a very small figure, as its value depends upon its holdings of other securities, most of them now at a low ebb.

A Boston correspondent wants to know if there is any truth in the report that the German holders of Northern Pacific bonds have been selling their bonds as well as the preferred and common stocks. I reply that there is abundant proof of this. If my correspondent reads the papers he must have seen a report of a recent interview at Berlin with Herr Schraeder, one of the directors of the Deutsche Bank, which is the representative of the German holders of the Northern Pacific bonds. Herr Schraeder admitted that the Northern Pacific bonds had been sold with more or less freedom in Berlin lately, and it was not denied that under the financial stress of the times German holders of American securities of all kinds have sacrificed them. As the Germans, under Mr. Villard's inspiration, had been largely interested in Northern Pacific, of course the securities of this road have been more freely sold than those of any other in Berlin.

"J. L. T." wants information regarding the future of the Louisville, St. Louis and Texas Railroad, and asks if the bonds are not a good purchase at the present figures; also their stock at 12 to 14. "I cannot understand," he adds, "why a six-percent bond should sell so low—82—if the road is in good condition and paying running expenses, as I understand it is." I reply that the road mentioned is comparatively new; I think it has been running only a couple of years. It is earning its interest and a small surplus. The impression is that the men who have it in charge dropped a large part of their load of bonds under pressure at the time of the failure of the American Loan and Trust Company, not long since. It is said that these parties are getting together to pick up floating bonds and advance their price; but I cannot recommend them as a safe investment, though there may be money in them, and possibly in the stock, which, by the way, is not an active stock for speculative purposes.

Jasper

WARM DAYS FOR NEW YORK THEATRES.

DESPITE the coming of the summer, New York's theatrical attractions are above the average, and visitors find plenty of opportunities for enjoyment.

At the Madison Square my readers will find a delightful drama, clean-cut, intensely interesting, and excellently played. I refer to "The Merchant," by Miss Morton.

Robert Mantell, a favorite here and elsewhere, and an actor of considerable merit and growth, has brought out Albert Roland Haven's new play, "The Veiled Picture," at the Lyceum with questioned success. Though it is not as bright in its comedy parts as it might have been made, Mantell does his work well and his support is good.

Lovers of comic opera (and who is not a lover of it?) can enjoy good singing, beautiful tableaux, and some very good acting at the Casino, where "Apollo" still holds forth, with Lillian Russell as the chief attraction; at Palmer's, where "The Tar and the Tartar" has achieved success, and at the Broadway, where De Wolf Hopper carries the load in "Wang," and carries it extremely well.

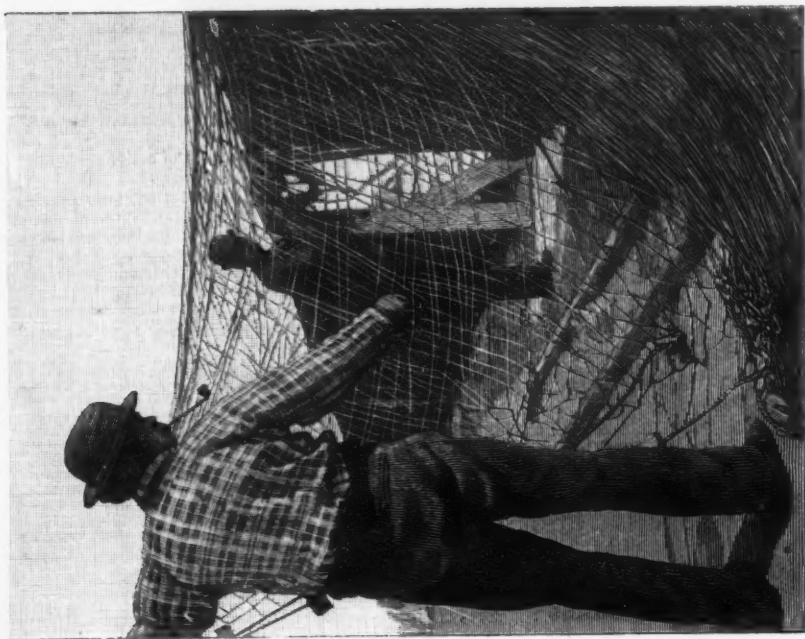
Richard Mansfield's "Don Juan," at the Garden Theatre, presents a finished creation; but it does not equal, by any means, his "Beau Brummel." That was the master-stroke of Mansfield's genius. I present a very excellent character-sketch of Mr. Mansfield as the "Beau." I hope he will speedily either revive that, or bring out his new play, "Don Juan," which was hardly cut out for a very long run.

Nothing on the New York stage is more enjoyable to those who like comedy of the broader sort than "Mr. Wilkinson's Widows" at Proctor's Twenty-third Street Theatre. There is plenty of fun in the play, but none of it is so coarse as to make it unpleasant. I cannot say as much for "A Knotty Affair," brought out by John C. Rice at the Park Theatre. It was intolerably offensive at the outset, and no pruning-knife was at hand, apparently, to better it. "Aunt Bridget's Baby," at the Bijou—nothing but a variety show—is good because there are some good variety actors in it. When one sees such things he sighs for the old-fashioned and always popular comedies, such as Owens and Hackett in other days made a perpetual feast of. Alas, they are gone!

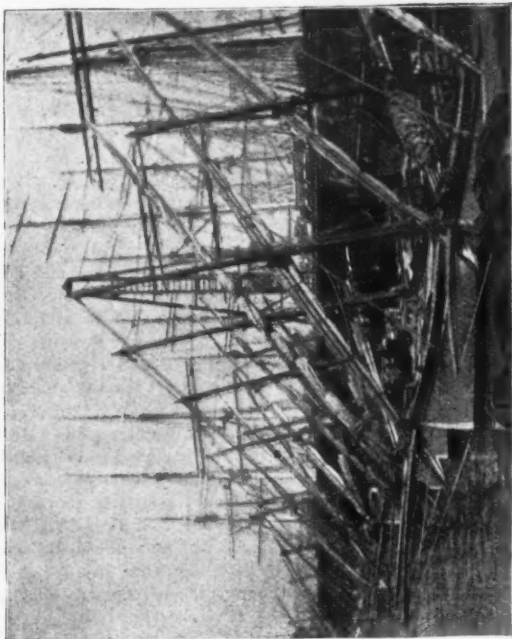
THE STROLLER.



RICHARD MANSFIELD AS "BEAU BRUMMEL."



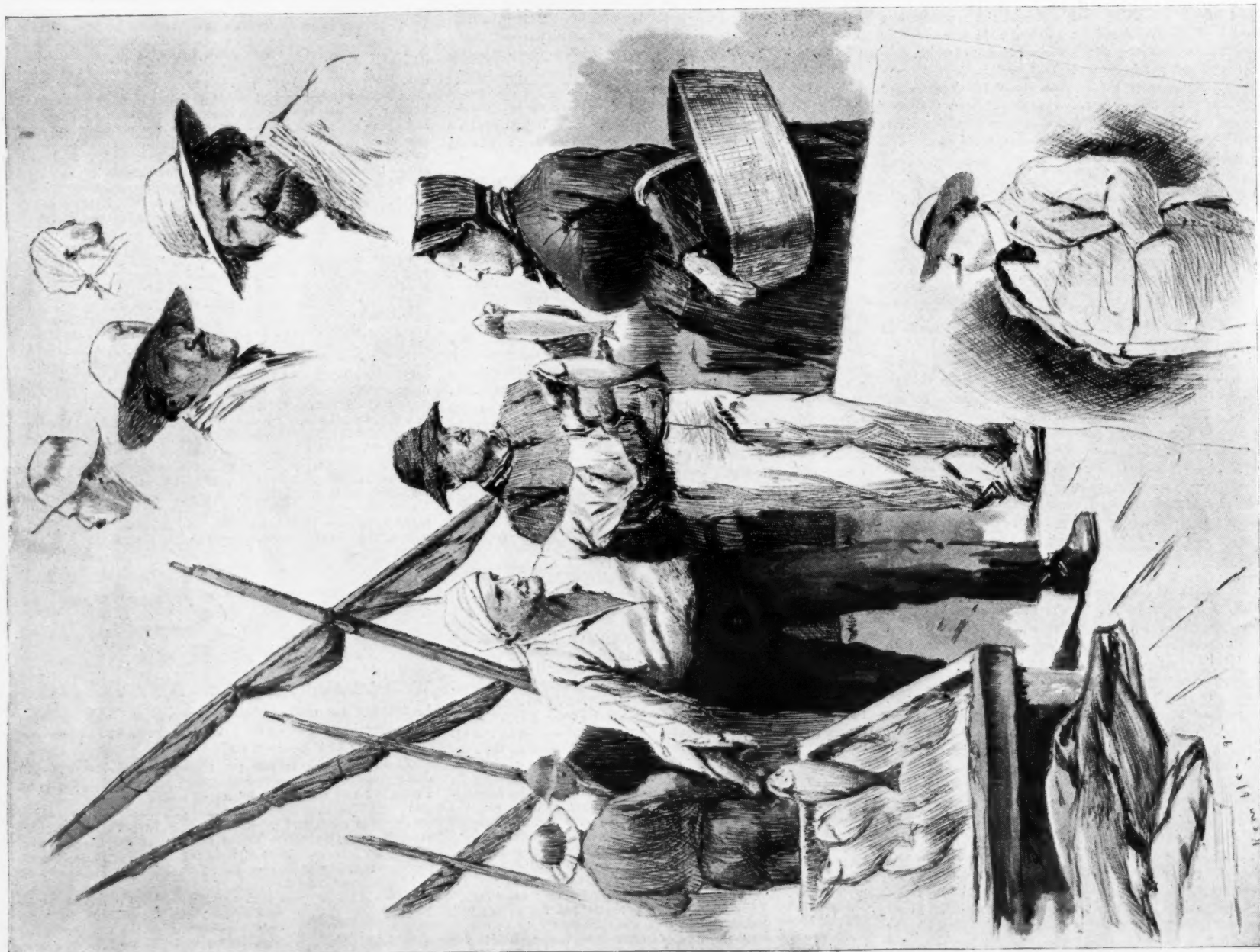
Drying nets.



The fishermen's wharf.

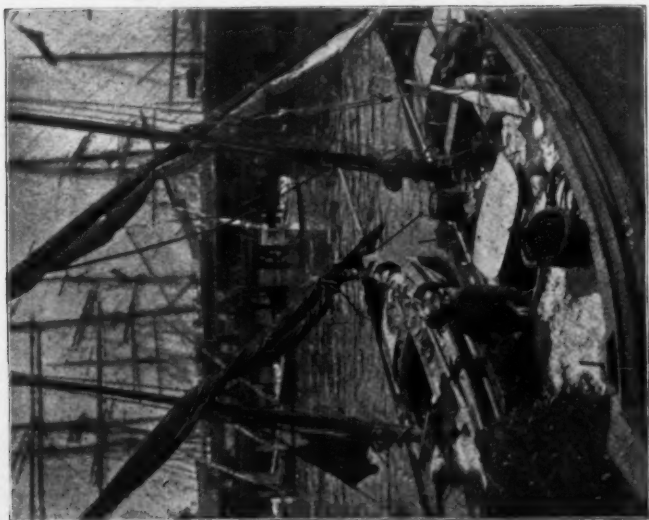


Mending nets.



A retired fisherman.

ITALIAN FISH-DEALERS OF SAN FRANCISCO.—PHOTOS BY A. ADRI.—[SEE PAGE 302.]



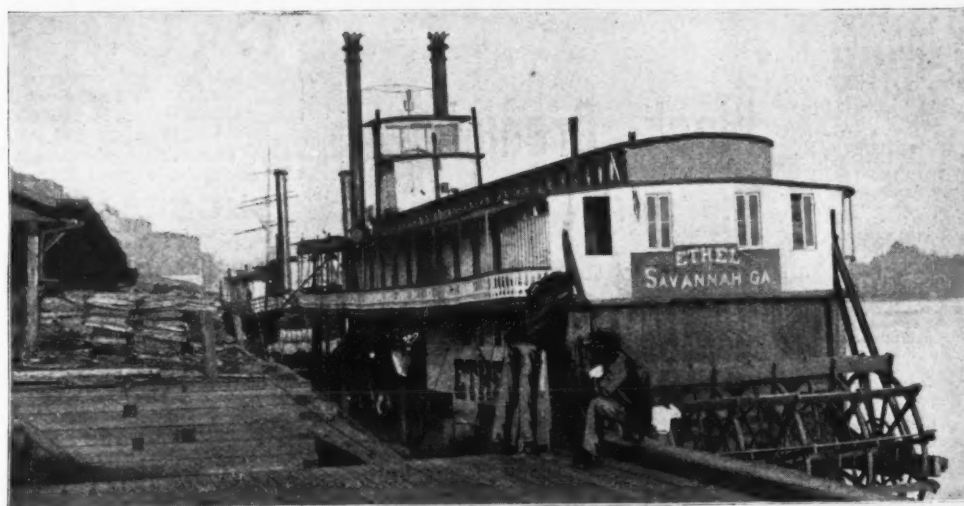
Fishing-vessels at anchor.



Fishing.



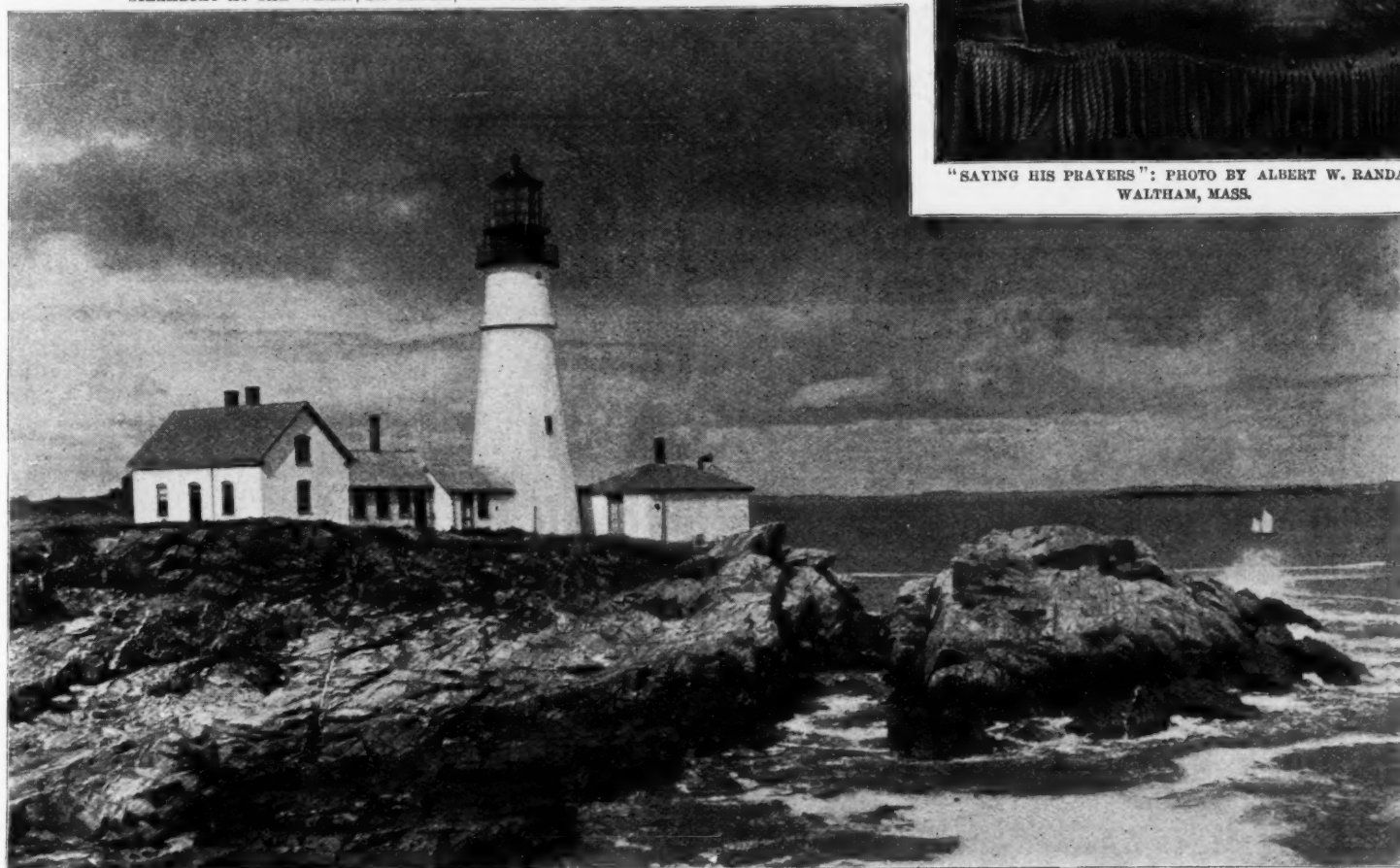
Baiting lines.



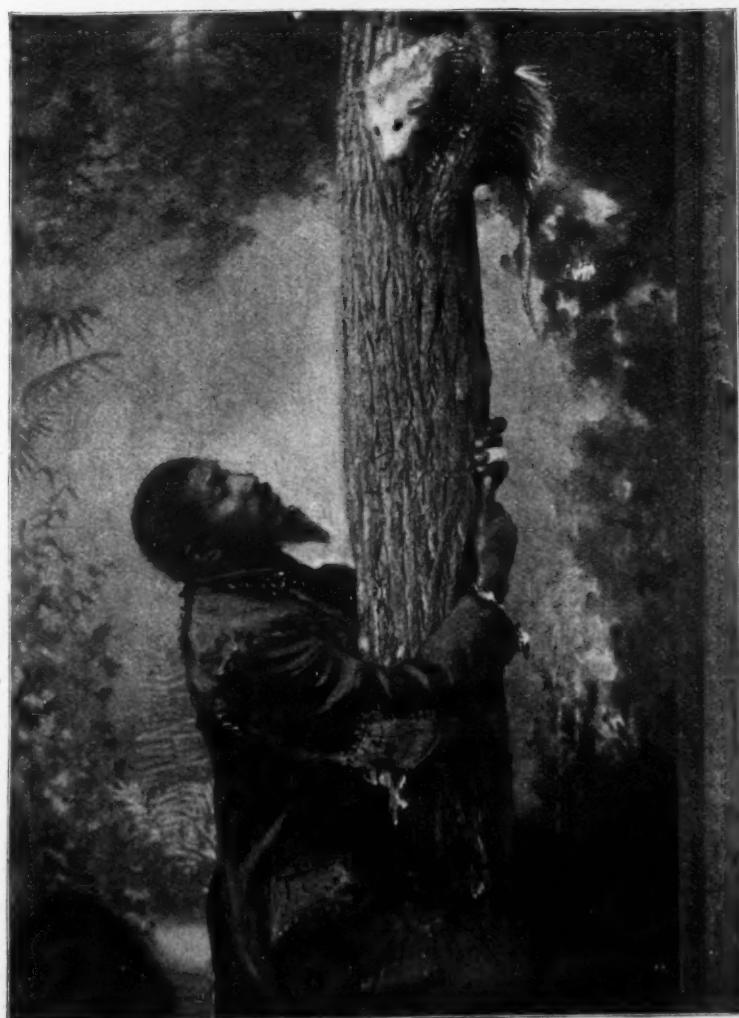
STEAMBOAT AT THE WHARF, SAVANNAH, GA.: PHOTO BY S. WOOD MCCLAVE.



"SAYING HIS PRAYERS": PHOTO BY ALBERT W. RANDALL, WALTHAM, MASS.



PORTLAND (ME) LIGHT: PHOTO BY L. STERLING, ROXBURY, MASS.



THE OLD SOUTH: ANONYMOUS.



THE NEW SOUTH: ANONYMOUS.

OUR THIRD AMATEUR PHOTOGRAPHIC CONTEST.—SPECIMENS OF THE PICTURES SUBMITTED IN COMPETITION.

HON. JAMES W. HYATT.

[Editorial, Wall Street Herald, New York City.]

Among the men of national reputation who have come here in order to find a wider field for the exercise of their abilities, is Hon. James W. Hyatt, who as Treasurer of the United States earned a reputation for financial and executive ability of the highest character.

He discharged the duties of that important position in a manner to gain warm approval and the highest praise. He gained the confidence, not only of every member of the Administration under which he served, but of the business and financial men of the country, and sincere regret was expressed upon his retirement. For some time now Mr. Hyatt has acted as treasurer of the Georgia-Alabama Investment and Development Company, of which General Benjamin F. Butler is president. The company, whose offices are at Rooms 8, 9 and 10 Globe Building, Boston, Mass., is too well known to require any introduction at our hands. Suffice it to say that it is one of the most solid and responsible, as well as successful organizations of the kind, the stock of which is in general demand. In response to urgent requests, Mr. Hyatt assumed the position as treasurer of the company, and has discharged its duties in the able and conscientious manner for which he is noted. Mr. Hyatt is a gentleman of the highest ability, and as a financier ranks among the ablest in the country.

LEWIS G. TEWKSBURY, Banker, at 50 Broadway, New York, says: "The market maintains great strength under all the disquieting rumors. Crop prospects are bright and railroad earnings must improve."

No buffet should be without a bottle of Angostura Bitters, the South American appetizer.

THE LAST TOUR OF THE SEASON TO WASHINGTON, D. C.

The last tour in the series of those run under the personally-conducted tourist system of the Pennsylvania Railroad to Washington, D. C., will leave New York June 11th. The success of the preceding ones has been very gratifying, each tour carrying its full quota. The very low rate of \$12.50 includes railway fare and transportation in special train, dinner at Philadelphia going and supper returning, and includes hotel accommodations during the stay in Washington. This last tour bids fair to outrival in number the others, and application for space should be made at once to any Pennsylvania Railroad ticket offices. The tour leaves Thursday, and returns the Saturday following.

TO LADIES.—For the complexion and for light cutaneous affections, *Crème Simon* is superior to the "equine" and "cucumber"; it whitens and perfumes the skin. J. Simon, rue de Provence, Paris; Park & Tilford, New York; Perfumers, Druggists, Fancy Goods Stores.

COCOAS.

THERE are cocoas and cocoas. Prepared cocoa was originally invented and patented by C. J. Van Houten, in Holland, and from that beginning has arisen the largest cocoa works in the world, those of C. J. Van Houten & Zoon, Weesp, Holland. Though the present works are large, they are now inadequate to supply the great demand throughout the world. Travel where you will in Europe, you are sure to find Van Houten's cocoa foremost in the ranks of users, and in the United States it has acquired a national reputation and sale that is rapidly increasing. Owing to this great and constantly increasing demand, this firm have found their already large facilities too limited, and have begun the erection of works that will require three years to complete and will cost two and half million dollars. They are compelled at present to curtail their advertising for fear of their inability to fill orders.

The essential properties which constitute the superiority of Van Houten's cocoa are purity, strength and solubility, which unite to render it the most nutritious as well as the most deliciously flavored cocoa in the world.

The Fall River Line steamers, *Puritan* and *Plymouth*, are now leaving New York at 5:30, instead of 5 P.M., as heretofore.

TRAVEL MADE PERFECT.

On your next trip West patronize the New York Central and Hudson River Railroad, and enjoy the advantages of departing from Grand Central Station, traveling over a great four-track railway, along the Hudson—America's most picturesque and beautiful river—via Niagara Falls, the world's greatest cataract, or along the south shore of Lake Erie, in new Wagner vestibule trains, with unsurpassed service and equipment.

BROWN'S HOUSEHOLD PANACEA, "THE GREAT PAIN RELIEVER," cures Cramps, colic, colds; all pains. 25 cents a bottle.

Mrs. Winslow's Soothing Syrup

has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. Sold by druggists in every part of the world, twenty-five cents a bottle.

PROBABLY no young city of this country has so bright a future as Duluth. In 1880 it had less than 3,000 inhabitants, and in 1890 had 32,725, exclusive of its suburbs. It has great advantages, and is growing rapidly. C. E. Lovett & Co., whose card appears in this issue, are one of the most reliable real-estate firms there, and are extensive dealers.

When Baby was sick, we gave her Castoria,
When she was a Child, she cried for Castoria,
When she became Miss, she clung to Castoria,
When she had Children, she gave them Castoria,

CONSOLS HAVANA All Tobacco CIGARETTES

Consolidated Cigarette Co. Ave. D & 10th St. New York.

THE VERY BEST.



Cuticura Soap
FOR COMPLEXIONS
BAD ROUGH HANDS
AND BABY HUMORS.

BAD COMPLEXIONS, WITH PIMPLY, blotchy, oily skin, Red, Rough Hands, with chaps, painful finger ends and shapeless nails, and simple Baby Humors prevented and cured by CUTICURA SOAP. A marvelous beautifier of world-wide celebrity, it is simply incomparable as a Skin Purifying Soap, unequaled for the Toilet, and without a rival for the Nursery. Absolutely pure, delicately medicated, exquisitely perfumed, CUTICURA SOAP produces the whitest, clearest skin, and softest hands, and prevents inflammation and clogging of the pores, the cause of pimples, black-heads, and most complexional disfigurements, while it admits of no comparison with the best of other skin soaps, and rivals in delicacy the most noted and expensive of toilet and nursery soaps. Sale greater than the combined sales of all other skin soaps.

Sold throughout the world. Price 25c.

Send for "How to Cure Skin and Blood Diseases." Address POTTER DRUG AND CHEMICAL CORPORATION, Proprietors, Boston, Mass.

Aching sides and back, weak kidneys, and rheumatism relieved in one minute by the celebrated CUTICURA ANTI-PAIN PLASTER. 25c.



DELICATE, FRAGRANT, LASTING.

Its fragrance is that of the opening buds of Spring. Once used you will have no other. If your dealer doesn't keep it send 50c in stamps for a bottle to

JAS. S. KIRK & CO., Chicago.

SHANDON BELLS; the only Toilet Soap.

INSURANCE and FINANCIAL.

Massachusetts Benefit Association.

EXCHANGE BUILDING, 59 STATE ST., BOSTON, MASS. The largest natural premium association in New England. Over 24,000 members; \$73,000,000 insurance in force; \$640,000 emergency fund; \$150,000 deposited with State Treasurer; \$4,400,000 paid death losses. Policies \$1,000 to \$30,000 containing most liberal features for insured—including half of amount for permanent and total disability. GEORGE A. LITCHFIELD, President. New York office, GEORGE E. CURTIS, Manager, Potter Building.

Live Agents Wanted.

The Commercial Alliance Life Insurance Company, Home Office 45 Broadway, New York, has good territory open for active agents. Popular plans and liberal contracts. Insurance in force January 1st, 1891, \$17,147,000.00.

Home Life Insurance Co.

254 Broadway, New York City.
LIFE AND ENDOWMENT INSURANCE.
Deferred and Immediate Annuities.
Holds \$127 Assets for every \$100 of Liability.

Hellmuth College

For YOUNG WOMEN and GIRLS.

Large Illustrated Catalogue sent on application.
Rev. E. N. ENGLISH, M. A., Principal.
LONDON, ONTARIO, CANADA.

PENSIONS OLD CLAIMS SETTLED under NEW Law. Soldiers, Widows, Parents send for blank applications and information. PATRICK O'FARRELL, Pension Agent, Washington, D. C.



Black Grenadines and Crepe.

We are now exhibiting the largest assortment of Black All-Silk and Silk-and-Wool Grenadine ever shown by us, ranging in price from \$1 to \$4 per yard.

Special attention is called to a line of 23-inch all-silk, figured Gaze Grenadine, at \$1 per yard; and to our large stock of Embroidered Crepe de Chine, in small and large designs.

The 23-inch Crystalline, a new summer fabric, for mourning wear, at 75 cents per yard, is meeting with very great favor.

James McCreery & Co.,

Broadway and 11th Street,
New York.

FREE A safety bicycle on very easy conditions. WESTERN PEARL CO., 308 Dearborn Street, Chicago, Ill.

TAMAR INDIEN GRILLON

A laxative, refreshing fruit lozenge, very agreeable to take, for

Constipation, hemorrhoids, bile, loss of appetite, gastric and intestinal troubles and headache arising from them.

E. GRILLON, 33 Rue des Archives, Paris. Sold by all Druggists.

LADIES

who order their Dressmakers to use only

GILBERT'S DRESS LININGS

always GET A FIT, A GOOD FIT, A PERFECT FIT.

Ladies who are unable to get the GILBERT LININGS.

—for they have not looms enough to supply the world—will surely HAVE A FIT,

but not the same kind of a fit as those who get GILBERT'S LININGS.

GILBERT MFG. CO. on selvage.

"THE FASHIONABLE CORSET SUBSTITUTE."

EQUIPOISE WAIST FOR LADIES, MISSES, AND CHILDREN.

Made on true hygienic principle; modeled on lines which give a graceful figure; perfect support from shoulders, distributing clothing-strain and weight; three garments in one, corset, waist, and cover; best of materials.

Write for a copy of our finely illustrated pamphlet on

SENSIBLE DRESSING.

Containing unbiased articles by eminent writers

FREE TO EVERYBODY.

GEORGE FROST & CO., 31 BEDFORD ST., BOSTON.

ESTERBROOK'S PENS

LUXURIOUS WRITING

"XXX" BARREL PENS.

BALL POINTED.



HEWITT'S PATENT.

The "XXX" Barrel Pens are made of the finest Sheffield rolled steel, are beautifully finished, and glide over the paper like a lead pencil. May be had with fine or medium points at 35 cents per box, of all Stationers, or

THE AMERICAN NEWS CO., NEW YORK, and Branches.

CATARRH

Is a most loathsome, dangerous, and prevalent malady. It is a blood disease, usually of Scrofulous origin, and for which local treatment is useless. Before health is possible, the poison must be eradicated from the system, and to do this

SUCCESSFULLY

the disease must be treated through the blood. For this purpose no remedy is so effective as Ayer's Sarsaparilla.

"For the past eight years, I have been severely afflicted with Catarrh, none of the many remedies I tried affording me any relief. My digestion was considerably impaired, and my sleep disturbed by phlegm dropping into my throat. In September last I resolved to try Ayer's Sarsaparilla, began to use it at once, and am glad to testify to a great improvement in my health."—Frank Teson, Jr., engineer, 271 West Fourth street, New York City.

"My daughter, 16 years old, was afflicted with Catarrh from her fifth year. Last August she was

TREATED WITH

Ayer's Sarsaparilla, and after three months of this treatment she was completely cured. It was a most extraordinary case, as any druggist here can testify."—Mrs. D. W. Barnes, Valparaiso, Neb.

Ayer's Sarsaparilla

PREPARED BY

Dr. J. C. AYER & CO., Lowell, Mass.
Sold by all Druggists. Price \$1; six bottles, \$5.

PRINCESS OF WALES

Violet-Scented Oatmeal. 25c. in tin boxes. The purest and best powder for the nursery and toilet.

Spirit of Quinine and Rosemary. 50c. in bottles. For strengthening and improving the growth of the hair.

Extract of Roses. 25c. in bottles. For imparting to the cheeks a delicate and lasting bloom.

Velvetine Face Powder. 25c. in boxes. A most delicate and agreeable powder for the complexion.

TOILET REQUISITES. A most delicate and agreeable powder for the complexion.

GOLDEN HAIR WASH for the hair. In bottles, \$1.

Prepared and sent upon receipt of price by

R. T. BELLCHAMBERS,
Importer of Fine Human Hair Goods,
317 Sixth Avenue, New York.

Patented *Harderfold* Hygienic Underwear.

Ventilated Inter-Air-Space Clothing.
Adapted to all climates and all variations of temperature. Sold by leading merchants in all principal cities. Illustrated catalogue mailed free on application to

HARDERFOLD FABRIC CO., TROY, N. Y.
Mention this Magazine.

THE WONDERFUL MAGIC POCKET SAVINGS BANK

Locks and Registers Deposits! Opens itself when \$5 in dime have been deposited. Fits Vest Pocket! Postpaid to any address on receipt of 25c. Money refunded if not satisfactory. Agents wanted. Write for circulars of Magic Novelties. Mention this paper. Magic Introduction Co., 227 Bway, N. Y.

CONSUMPTION NOW COCH'S Bacilli cured. Catarrh & Bronchitis among the "has beens." Bacilliferal Saturation finally successful. Free circulars. N. Y. BACILLICIDE Co. [Lung Dep't], 155 W. 34th St., N. Y.

DETECTIVE! WE WANT A MAN in every locality to act as Private Detective under our instructions. Send stamp for particulars. WASHINGTON DETECTIVE AGENCY, Box 787, Washington, Iowa.

OPIUM Wonderful Discovery. Painless and Secret Cure at Home. Thousands of References. Book (sealed) FREE. No confinement. Dr. KANE, 174 Fulton St., N. Y.

OPIUM Morphine Habit Cured in 10 to 20 days. No pay till cured. Dr. J. Stephens, Lebanon, Ohio.

LEWIS G. TEWKSBURY, Banker, 50 Broadway, sends out the largest mail in New York.

Price of Stock TO BE ADVANCED Wednesday, July 1.

A SAFE INVESTMENT, EARNING 35% PER ANNUM.

SEMI-ANNUAL DIVIDENDS APRIL and OCTOBER.

STOCK OF THE

Ga.-Ala. Investment and Development Co.

Capital Stock, \$4,500,000. Shares, \$10 each, Par Value, Full Paid and Subject to No Assessments.

Gen. BENJ. F. BUTLER, of Massachusetts, President.

Hon. JAMES W. HYATT, Late Treasurer of U. S., Treasurer.

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Hon. LOGAN H. ROOTS of Arkansas.
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SUFFOLK TRUST CO., Transfer Agents,

EXCHANGE BUILDING, BOSTON, MASS.

THE PROPERTY OF THE COMPANY CONSISTS OF

FIRST. 8,000 City Lots, or 2,022 acres of land in the city of Tallapoosa, Haralson county, Georgia, the residue remaining unsold of 2,500 acres, on the centre of which the city was originally built. Estimated value on organization of company Oct. 1, 1890, \$1,084,765, but largely increased in amount and present value since that time by additional purchases of city lands and improvements and development added.

SECOND. 2,458 acres of valuable mineral land, adjacent to the city of Tallapoosa, all located within a radius of six miles from the centre of the city. Present value, \$122,900.

THIRD. The issued capital stock of the Georgia, Tennessee and Illinois Railroad Company, chartered for the purpose of building a railroad from Tallapoosa, Ga., to Stevenson, Ala., 130 miles, that will net the company nearly \$2,000,000 of the capital stock of railroad paying 7 per cent. dividends.

FOURTH. The Tallapoosa Furnace, on the line of the Georgia-Pacific railroad, in the city of Tallapoosa, Ga.—the said furnace being of 50 tons capacity, manufacturing the highest grade of cold and hot blast charcoal car-wheel iron. Present value, \$250,000.

FIFTH. The Piedmont Glass Works, situated on the line of the Georgia-Pacific railroad, in the city of Tallapoosa, Ga., said plant being 12-pot furnace capacity, and manufacturing flint-glass flasks and prescription ware. Present value, \$100,000.

SIXTH. The Tallapoosa Reclining Chair Factory, on the line of the Georgia-Pacific railroad, in the city of Tallapoosa, Ga., manufacturing hammock, reclining, and other chairs. Present value, \$5,000.

SEVENTH. Sundry interest-bearing bonds, notes, mortgages, loans, stocks, etc., acquired since the organization of company in securing the location on its property of new manufacturing industries and from sales of its city lots, and cash in bank, received from the sale of treasury stock for improvements, not yet invested.

There are already located on the property of the company in the city of Tallapoosa, from 2,800 to 3,000 inhabitants, three-quarters of whom are Northern people, who have settled there within the last three years, about 700 houses, 40 business houses and blocks, public parks, free public schools, churches, hotels, water works, electric lights, \$75,000 hotel, now building, to be opened in October. Street railway and 12 new manufacturing industries under contract and building that will employ fully 1,000 additional operatives, requiring 500 new dwelling-houses, increasing the present population of the city from 3,500 to 5,000.

PRESENT PRICE of the STOCK, \$3.50 PER SHARE,

TO BE ADVANCED JULY 1 TO \$3.60 PER SHARE,

And further advanced Aug. 1 to \$3.70, Sept. 1 to \$3.80, Oct. 1 to \$3.90 (and October dividend, semi-annual, probably 20c. per share), Nov. 1 to \$4.00, Dec. 1 to \$4.10, and Jan. 1 to \$4.20 per share, when it is intended to advance the price to par, should any stock remain unsold.

Right reserved to withdraw stock from sale without notice after July 1, or when 50,000 shares are sold.

The Directors of the **GEORGIA-ALABAMA INVESTMENT AND DEVELOPMENT COMPANY** have decided to offer to the public until Wednesday, July 1, a limited amount of the full paid capital stock of the company at \$3.50 per share (par value \$10.00).

This stock is full paid, and subject to no future assessments under any circumstances. One million dollars of the \$4,500,000 capital stock has been placed in the treasury of the company for the development of its properties and the enhancement and protection of the interests of the stockholders.

At 12 o'clock midnight, July 1, 1891, the price of the stock of the company will be advanced to \$3.60 per share, and further advanced on the first day of each month following, the sum of not less than 10 cents per share, until Jan. 1, 1892.

A stated advance monthly in the price of the stock has been decided on by the company for the reason that the recent location on its property of several extensive manufacturing establishments employing over 1,000 skilled operatives makes such a policy fully warranted on account of the increased values added to its assets.

The company reserves the right to advance the price of the stock more than 10c. per share per month or withdraw it entirely from sale at any time after July 1. If the sales of stock and added developments shall render such action necessary for the protection of the interests of the stockholders.

Under the plan of the organization of the company all receipts from the sale of the Treasury Stock of the company are expended at once for improving and developing the property of the company, increasing its assets to the extent of the amount received.

The entire properties of the company being paid for in full, all the receipts from the sale of city lots go at once to the dividend fund of the company, in addition to the earnings of its manufacturing establishments in operation and its income from other sources.

The stock of the company will not only earn gratifying dividends for the investor, but will increase rapidly in the market value, with the development of the company's property.

The stock will shortly be listed on the New York, Chicago, Philadelphia, and Boston consolidated stock exchanges.

Orders for stocks will be filed as received, in any amount from one share upward, as it is desired to have as many small holders in all sections of the country as possible, who will, by their interest in the company, influence emigration to Tallapoosa, and advance the interests of the company.

Stock sold on 2 per cent. commission, or purchased at price paid and 17 1-2 per cent. per annum profit.

For the accommodation of the stockholders of the company who desire to realize on their stock prior to its being listed on the exchanges, and have not a ready market for it in their own locality, the company have completed arrangements with a syndicate of the largest English and American stockholders to handle for a nominal commission, and buy and resell to other investors, all stock purchased of the company. This syndicate will handle the stock at the company's selling price, for a commission of 2 per cent., remitting to the stockholder the full amount received for same less the commission of 2 per cent. for transacting the business, or will, if the stockholder prefers, cash the stock at any time after the first day of the month following the next advance succeeding the purchase, at the price paid by the stockholder for the stock, and 5 cents per share (17 1-2 per cent. per annum) additional added for each and every month thereafter until January 1, 1892.

Stockholders wishing to sell stock purchased, can send it to the Treasurer of the Syndicate, the Suffolk Trust Company, Bankers, Transfer Agents, or to the company direct at Boston, Mass., to be sold at the company's selling price, less 2 per cent. commission; or, if immediate cash is preferred, they will receive a check for the stock at the price paid the company for it, and an advance of 5 cents per share added for each month it is held by them as above, without delay, on presenting their certificates of stock by mail or in person, indorsed in blank on the back of the certificate; and in view of the fact that the advance paid by the syndicate to the person selling, when immediate cash is required, is but one-half the actual advance of the stock, thus affording a handsome profit for them to hold and resell at advanced prices, the company guarantee in selling all stock that a check as above shall in all cases be returned to parties desiring to sell without delay.

4 ADVANTAGES OF STOCK AS AN INVESTMENT.

PRINCIPAL absolutely secure under any circumstances, the property being paid for in full.

DIVIDENDS, to include earnings and all receipts from sale of city lots, paid regularly Apr. and Oct.

PROBABILITY of a large increase in each semi-annual dividend by increased earnings and sales.

CERTAINTY of a rapid increase monthly in the intrinsic value and selling price of the stock itself.

UNTIL WEDNESDAY, JULY 1, 1891,

\$7 will purchase	2 shares or	\$20 par value of stock.
14 will purchase	4 shares or	40 par value of stock.
35 will purchase	10 shares or	100 par value of stock.
70 will purchase	20 shares or	200 par value of stock.
105 will purchase	30 shares or	300 par value of stock.
210 will purchase	60 shares or	600 par value of stock.
350 will purchase	100 shares or	1000 par value of stock.
525 will purchase	150 shares or	1500 par value of stock.
1050 will purchase	300 shares or	3000 par value of stock.

Checks for the April dividend, which included earnings of the Manufacturing Establishments owned by the Company, and receipts from the sale of City Lots, for the first six months of business, were mailed April 15, and checks for the October dividend will be mailed to stockholders by the Suffolk Trust Company, Transfer Agents, October 15.

No orders will be received at the present price of \$3.50 per share after 12 o'clock, midnight, July 1, and all orders for stock should be mailed as soon as possible, and in no event later than several days prior to that date, to insure delivery at present price of \$3.50 per share.

Address all orders for stock and make checks, drafts or money-orders payable to

Hon. JAMES W. HYATT, Treas., Ga.-Ala. Investment & Development Co.,
11 WALL ST., ROOMS 31 and 32, NEW YORK CITY.
Or **Globe Building, 244 Washington Street, Boston, Mass.**

Southern Offices, Tallapoosa, Haralson County, Ga. **New York Offices,** 11 Wall st., Rooms 31 and 32. **Boston Offices,** 244 Washington st., Rooms 8, 9 and 10. **Philadelphia Office,** Room 944 Drexel Building. **Chicago Office,** Room 70 Insurance Exchange Building. **Baltimore Office,** Room 4 Bank of Baltimore Building. **Foreign Offices,** No. 2 Tokenhouse Buildings, London, Eng.

80-page Illustrated Prospectus of Tallapoosa, Stock Prospectus of Company, and Plat of City, with Price-List of Building Lots, Mineral Maps of the Section, Engineers' Reports, etc., mailed free from any of the above-named offices of the company.

Manufacturing Industries Now Building or Under Contract to Locate at Tallapoosa, Ga., Secured by the Company Since the Return of the Excursion to Tallapoosa, March 1, 1891.

C. B. HITCHCOCK MFG CO., from Cortland, N. Y., 2,000 Lineal Feet of Factory Buildings, one of the largest Wagon manufacturing establishments in the world, to employ 400 to 600 hands.
HAYES' CHAIR CO., from Cortland, N. Y., 800 Lineal Feet of Factory Buildings, manufacturers of Fancy Rockers, Plush Chairs, etc., one of the largest in the U. S., to employ 125 to 200 hands.
WM. HOWE VENTILATING STOVE CO., from Cortland, N. Y., 1,100 Lineal Feet of Factory Buildings, manufacturers of the renowned Howe Patent Ventilating Stoves and Ranges, to employ 125 to 200 hands.

ANCHOR WOOLEN MILLS, from Marysville, Tenn., 300 Lineal Feet of Factory Buildings, 2 stories, manufacturers of all kinds of Woollen Cloths, Blankets, etc., to employ 75 to 150 hands.

BROWN BROS. & CO., from Atlanta, Ga., 75 Lineal Feet of Factory Buildings, 3 stories, manufacturers of Ready-made Clothing, Jeans and Overalls, Underclothing, etc., to employ 50 to 100 hands.

TALLAPOOSA STREET RAILWAY CO., Capital \$25,000, now building, two miles of the line to be in operation by September 1.

TALLAPOOSA ICE MANUFACTURING COMPANY, Eight Ton Artificial Ice Plant, to be in operation July 1.

IRON BRIDGE WORKS, 500 Lineal Feet of Factory Buildings, to employ 50 to 100 hands, manufacturers of Iron Railroad and Highway Bridges.

CITY BOTTLING WORKS, from Wilkesbarre, Pa., to bottle the Lithia and Chalybeate Waters in Lithia Springs Park, and introduce them throughout the United States.

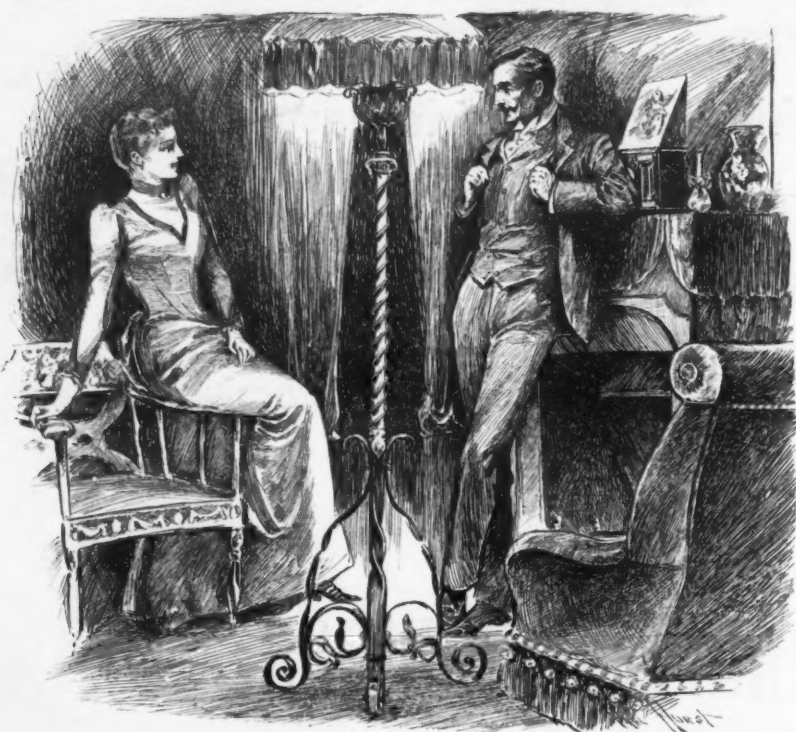
BOOT AND SHOE FACTORY, Messrs. Horne & Boise, 3-story factory, manufacturers of all styles of Boots and Shoes, to employ 75 to 150 hands.

FOUNDRY AND MACHINE WORKS, from Stanton, Mich., 100 Lineal Feet of Factory Buildings, manufacturers of Machinery, Engines and Castings, to employ 20 to 40 hands.

TALLAPOOSA SCHOOL FURNITURE CO., 100 Lineal Feet of Factory Buildings, manufacturers of School and Church Furniture and Fine Cabinet Work, to employ 25 to 50 hands.

TALLAPOOSA LUMBER, MFG AND R. R. CO., \$250,000 Capital, 1,100 Lineal Feet of Buildings. To erect Mills at Tallapoosa and build a Logging Road into the timber south of the city to supply them with logs. Survey now being made, and under contract to commence road before July 1; to employ 150 to 200 hands.

The above Manufacturing Industries will represent a combined frontage of over 5,000 LINEAL FEET, OR OVER A MILE OF FACTORY BUILDINGS, employ when completed from 1,000 to 2,000 operatives, according to the business done, and require 500 new dwelling-houses erected at once.



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SHE (anxious for an invite)—"Did you ever try a good dinner at Delmonico's?"

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A cream of tartar baking powder. Highest of all in leavening strength.—Latest U. S. Government Food Report.

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European Plans.
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Also sold by all Dealers in Photo Goods. Send for the Hawk-Eye Booklet.



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